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ANNUAL REPORT
OF THE
Superintendent of Insurance
AND
Fire Commissioner
Alberta

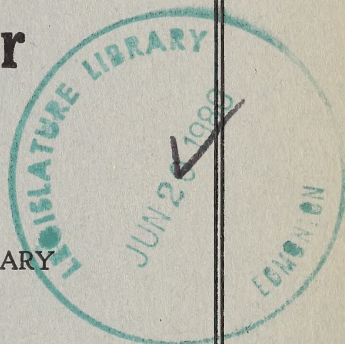
DEPARTMENT OF PROVINCIAL SECRETARY

1937

Published by Direction of
THE HONOURABLE E. C. MANNING
Provincial Secretary



EDMONTON:
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1938

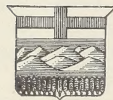


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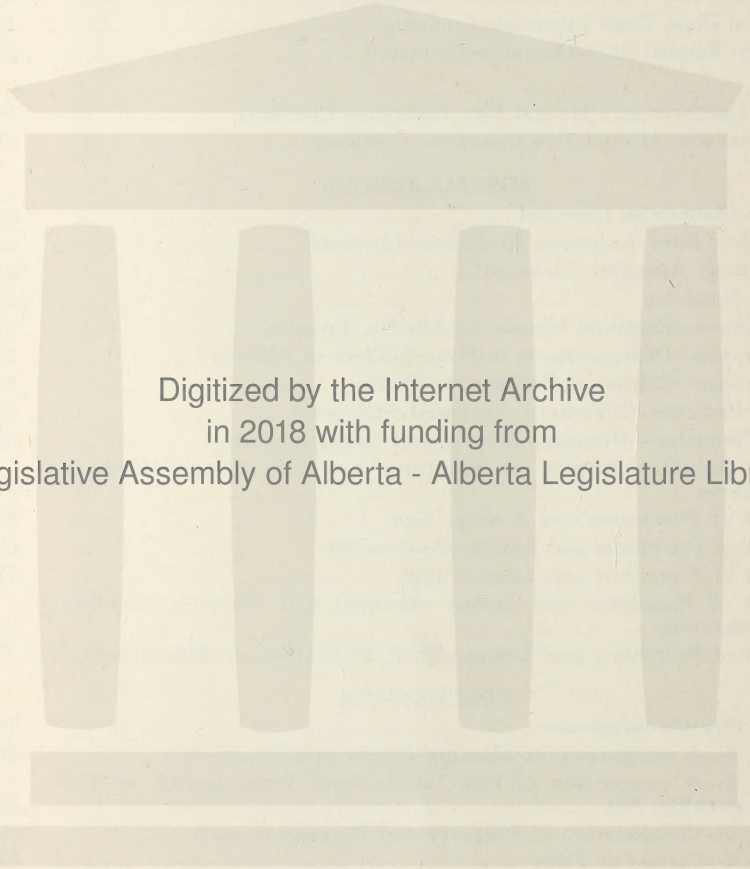
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GOVERNMENT OF THE PROVINCE OF ALBERTA

DEPARTMENT OF PROVINCIAL SECRETARY

Office of the Superintendent of Insurance

Edmonton, May 1, 1938.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

Pursuant to Section 20, Chapter 31, 1936, of The Alberta Insurance Act, I have the honour to submit herewith the Twenty-fifth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31, 1937, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to the Insurance Act and The Real Estate Agents' Licensing Act.

The report further shows companies licensed during the year with class of insurance each was authorized to undertake, with name of Chief Agent or Attorney and address in the Province, also admissions and withdrawals during the year. I may add, with respect to the latter, that while seven companies withdrew in 1937 as compared to four admissions, seven new companies have secured license to do business in the Province so far this year.

Detailed financial statements of provincial and extra-provincial insurers, included in the report, are taken from statements filed in accordance with Section 83(4) of The Alberta Insurance Act.

LEGISLATION

No amendments were made to The Alberta Insurance Act at the 1937 Session of the Legislature, but amendments were since effected at the 1938 Session in pursuance of Chapter 65, 1938, assented to April 8, 1938. These amendments include: refusal of license or cancellation or suspension thereof for violations of the Act; contracts deemed made in Alberta; resident agent required to approve contracts, sign policies and receive commission; also requiring certified copies of policies be filed in the Province; prohibition against requirements by lenders of cancellation of policies; and rights of agents in respect of renewal commissions on life insurance renewal premiums.

ADMISSIONS

The following companies were admitted into the Province:

Economical Mutual Fire Insurance Company,
Eureka-Security Fire & Marine Insurance Company,
Svea Fire & Life Insurance Company,
American Home Fire Assurance Company.

WITHDRAWALS

<i>Name of Company</i>	<i>Date of Withdrawal</i>
Loyal Protective Insurance Company	June 30, 1937
Northern Life Assurance Co. of Canada	December 31, 1937
Lutheran Mutual Aid Society	December 31, 1937
Fonciere Transport & Accident Insurance Co.	December 31, 1937
Canadian Woodmen of the World	December 31, 1937
Edinburgh Underwriters Agency	December 31, 1937
Westminster Fire Office	December 31, 1937

CHANGE IN NAME

The Eagle Star & British Dominions Insurance Company Limited changed to The Eagle Star Insurance Company Limited.

COMPANIES LICENSED, 1937

On December 31, 1937, there were fifteen Provincial and Foreign Companies (not Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Fire Insurance only	1
Fire and other classes	3
Accident and Sickness	1
Plate Glass only	1
Mutual Fire and other classes	2
Fraternal Societies	3
Mutual Benefit Societies	2
Reciprocal or Inter-Insurance Exchanges	1
Non-Marine Underwriters, Members at Lloyd's of London, England	1
Total	15

On December 31, 1937, there were two hundred and sixty-nine Companies (Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Accident, Sickness and other classes	12
Fire, Life and other classes	2
Life Insurance only	23
Life, Accident and Sickness	5
Fire Insurance only	2
Fire and other classes	168
Automobile only	5
Hail only	1
Live Stock only	1
Sickness and Accident	3
Mutual Fire and other classes	9
Fraternal Societies	13
Mutual Benefit Societies	1
Underwriters Agencies	12
Automobile and other classes	2
Reciprocal or Inter-Insurance Exchanges	7
Miscellaneous	3
Total	269

There were no Special Brokers licensed in 1937.

The following Insurance Adjusters were licensed in 1937:

EDMONTON:

Brewster, Cross & Taylor—James Taylor, Edward Clarke, Henry C. Runte, R. H. Watson.

Milroy & Cowan—William Milroy.

Day & Lovette—George S. Day, Frank R. Lovette.

Lilly Adjustment Agency—John H. Millar, Chas. E. Learmonth, Arthur R. Lilly.

Day & Milroy—George S. Day, William Milroy.

CALGARY:

Cowan, Crosland & Company—A. B. Cowan, C. Geo. Crosland, A. H. Newberry.
Paterson, Waugh, O'Fallon, Taylor, Ltd.—S. J. Sherlock.
Brewster, Cross & Morkill—H. S. Morkill, W. D. Robertson, Chas. F. Kelly.
Lilly Adjustment Agency—N. R. Peacock.
Wm. T. Wilkinson.

LETHBRIDGE:

Lilly Adjustment Agency—S. J. Bodard.

WETASKIWIN:

Edgar Rosenroll (Hail only).

REGINA, SASK.:

North West Adjustment & Inspectors Co. Ltd.—L. B. Martin, Calgary; J. H. Molstad, Edmonton; W. Murdoch, Clive; D. Ontkes, Crossfield (All Hail only).

LIBERTY, SASK.:

D. E. Rose (Hail only).

TORONTO, ONT.:

Adamson Limited—Frank H. Adamson.

During the agency license year, February 15, 1937, to February 15, 1938, there were issued 2,884 certificates of authority, as follows, and at locations designated. This is an increase of 145 over the number issued the previous term:

	Life	Fire & Other Classes	Casualty	Hail	Employees
Edmonton	256	83	66	18	46
Calgary	246	96	93	14	44
Lethbridge	52	15	8	10	2
Medicine Hat	21	13	6	1	1
Red Deer	15	7	1	3	3
Wetaskiwin	8	9	3	6	.....
Drumheller	8	9	1	1	.....
Miscellaneous	367	1009	58	282	3
	973	1241	236	335	99

The Real Estate Agents' licensing year expires June 30th annually; 269 Agents' or Salesmen's licenses were issued between January 1st and December 31st, 1937, and 319 between July 1st, 1936, and June 30th, 1937, the last complete license period. This is a decrease in the first instance of four, and an increase in the latter instance of 29 over the previous year's licensing period.

ENFORCEMENT

Investigations under The Alberta Insurance Act:

Investigations	67
Informations laid	21
Convictions obtained	14
Informations withdrawn	6
Awaiting trial	1
Licenses cancelled	5
Applications for licenses rejected	15
Delinquent Agents' fees collected	\$1,217.00
Unlicensed Insurance Tax Collected (Section 108)	\$479.77

CONVICTIONS

Fine imposed, Section 494 (6), \$50.00 and costs	2
Fine imposed, Section 181, \$35.00 and costs	1
Fine imposed, Section 447, \$20.00 and costs	10
Fine imposed, Section 26, \$20.00 and costs	1

Investigations under The Real Estate Agents' Licensing Act:

Investigations	6
Informations laid	3
Convictions obtained	2
Informations withdrawn	1
Licenses cancelled	1
Applications for licenses rejected	1
Delinquent Agents' fees collected	\$183.86

CONVICTIONS

Fine imposed, Section 4, \$20.00 and costs	2
--	---

The following particulars are in respect to inquiries made, by reason of complaint to the office, in the adjustment of claims, of which record has been kept. Amounts collected for policyholders, as a result of these inquiries, totalled \$2,015.35.

Class of Insurance.	Investigations Conducted.	Liability Assumed and Claim Settled.	No Liability.	Claim Withdrawn or Settlement not Recorded.
Accident and Sickness..	20	9	8	3
Automobile	1	1	—	—
Life	13	1	6	6
	<u>34</u>	<u>11</u>	<u>14</u>	<u>9</u>

Commencing the early part of the year, investigations were commenced to ascertain to what extent insurance covering upon property within the Province was being placed with unlicensed insurers. Since the investigations in the early stages disclosed unlicensed insurance to be prevalent to a great extent, and that a large amount of insurance, particularly by "schedules" covering across Canada, including Alberta, were being issued in violation of The Alberta Insurance Act, it was decided to extend the extent and scope of the inquiries. As a result of the investigations undertaken during 1937, the policies of 37 insured corporations were inspected by the Superintendent under authority of Sections 17 and 109 of The Insurance Act, as follows:

Policies examined and reported upon	374
Policies not examined but reported upon by affidavit of the insured	255
Policies found to be in violation of The Insurance Act, Sections 181 and 189	45
Policies found to be with unlicensed insurers	167
Unlicensed insurance in force	\$5,861,539.00
Unlicensed Insurance Tax imposed	\$6,937.69
Other revenue collected	\$1,365.00
Prosecutions undertaken during 1937	2

Twenty-eight Government Institutions were inspected during the year and detailed reports filed, containing recommendations from an insurance and fire prevention standpoint. Insurance on the several risks was revised where found necessary.

Fifty-six claims under insurance contracts with the Government were submitted to the office, during the period under review, for adjustment, three being under contracts of fire insurance, forty-six on account of automobile accidents in which Government cars were involved, and seven under fidelity bonds. This is an increase of fifteen over the previous year. Collections from insurance companies totalled \$3,113.79. Only \$142.27 was paid out of the Provincial Treasurer's Building Insurance Trust Fund (Reserve fund).

The following table shows the premiums and losses during 1937 within the Province, covering all classes of insurance except life insurance:

Class of Insurance.	Net Premium Written	Net Losses Incurred
Fire	\$3,110,926.27	\$1,313,030.21
Automobile	933,875.49	650,534.56
Hail	202,875.65	156,860.08
Accident and Sickness	456,362.28	200,851.67
Liability	77,948.87	31,693.08
Guarantee	157,739.51	44,515.09
Theft	47,239.05	21,449.59
Plate Glass	31,456.83	13,705.86
Miscellaneous	130,161.84	73,249.79
Total	<u>\$5,148,585.79</u>	<u>\$2,505,889.93</u>

Net premiums written and losses incurred in 1936, for the same classes of business, were \$4,839,205.90 and \$1,918,602.40 respectively. Amount of fire insurance in force (all companies) December 31, 1937, totalled \$680,881,790.00.

The following is a comparison of life insurance premiums, disbursements to policyholders, insurance in force and at risk, with those of 1936:

PREMIUMS:		DISBURSEMENTS:	
1936	\$9,800,112.73	1936	\$8,630,287.44
1937	9,793,034.43	1937	8,172,928.98
Decrease	<u>\$ 7,078.30</u>	Decrease	<u>\$ 457,358.46</u>
INSURANCE AT RISK:			
1936			\$313,813,520.00
1937			309,206,489.00
Decrease			<u>\$ 4,607,031.00</u>
INSURANCE WRITTEN (including revived, renewed, and increased):			
1936			\$36,202,128.00
1937			34,126,584.00
Decrease			<u>\$ 2,075,544.00</u>

Tables are appended showing the premiums and losses in various classes of insurance in detail, business transacted in the Province by the individual companies, also showing amounts written and at risk.

All of which is respectfully submitted.

E. TROWBRIDGE,
Deputy Provincial Secretary,
(Superintendent of Insurance).

Gatineau Power Corporation, 22½ shares, N.P.V.	225.00	
Medicine Hat Greenhouses Limited, 200 shares, N.P.V.	10.00	
United Corporations Limited, 10A shares, N.P.V.	200.00	
United Corporations Limited, 20B shares, N.P.V.	160.00	
United Dairies Limited, 20 shares, N.P.V.	20.00	
	<u>\$ 3,500.00</u>	<u>\$ 2,907.50</u>
Cash on hand and in banks		\$ 3,500.00
Interest accrued		1,250.27
Agents' balances and premiums uncollected: Written on or after October 1, 1937		236.36
Furniture and fixtures		123.75
		<u>535.00</u>
Gross Assets		\$43,345.38
Deduct Assets not admitted:		
Furniture and fixtures	\$ 535.00	
Deficiency of market under book value of bonds and debentures	17,081.50	
		<u>\$17,616.50</u>
Total Admitted Assets		<u>\$25,728.88</u>
LIABILITIES		
Total provision for unpaid claims		\$ 1,784.59
Total net reserve (carried out at 100%)		2,797.10
Expenses due and accrued		212.83
Taxes due and accrued		343.00
Endowment Reserve		<u>1,961.83</u>
Total Liabilities excluding Capital Stock		\$ 7,099.35
Capital Stock paid in cash	\$31,212.50	
Deficit as per audited statement	\$12,047.97	
Furniture and fixtures	535.00	
	<u>12,582.97</u>	<u>18,629.53</u>
Total Liabilities		<u>\$25,728.88</u>
PROFIT AND LOSS ACCOUNT		
Net premiums written		\$16,314.31
Reserve of unearned premiums:		
At beginning of year		\$ 2,345.95
At end of year		<u>2,797.10</u>
Increase		\$ 451.15
Net premiums earned		<u>\$15,863.16</u>
Net losses and claims incurred		\$ 3,029.92
Commissions		6,953.31
Taxes		433.12
Salaries, fees and travelling expenses		4,206.55
All other expenses		<u>1,593.02</u>
Total claims and expenses		<u>\$16,215.92</u>
Underwriting loss		\$ 352.76
Other revenue:		
Interest earned—Cash and accruals	\$ 1,196.87	
Adjustment of Endowment Reserve	439.05	
		<u>\$ 1,635.92</u>
Other expenditure:		
Decrease in market value of investments		\$ 3,727.54
Net Loss for the year		<u>\$ 2,444.38</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital Stock) at beginning of year		\$20,175.85
Net loss for the year	\$ 2,444.38	
Reserve for taxes	316.02	
		<u>2,760.40</u>
Surplus of assets over liabilities (excluding capital stock) at end of year		<u>\$17,415.45</u>

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BUILDING, CALGARY, ALBERTA

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923

Licensed in Alberta, British Columbia and Saskatchewan

Officers:

H. E. Wingfield, President	Calgary, Alberta
A. Corrie, Vice-President	Michel, B.C.
G. A. Wilson, General Manager and Secretary-Treasurer	Calgary, Alberta

Directors:

H. E. Wingfield, A. Corrie, G. A. Wilson, E. E. Murray, J. G. Norstrant,
E. Roberts, J. Harries, Dr. W. D. Dixon, G. Fisher

Auditors: McCannel Bros. & Co., Chartered Accountants, Calgary, Alberta.

Amount of Capital Stock authorized	\$500,000.00
Number of Shares, 5,000. Par Value \$100.00	

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$500,000.00	\$ 60,632.00
Capital Stock at end of year	\$500,000.00	\$ 60,632.00
Total amount paid as Premium on Capital Stock, Dec. 31, 1937		\$ 38,471.60

FINANCIAL STATEMENT (December 31, 1937)

ASSETS

(As filed by the Company—not examined)

Value of Bonds and Debentures:

Held solely for the protection of policyholders. Reciprocal deposit with the Government of the Province of Alberta.

	Par Value	Book Value
Province of Alberta Debentures, 1943, 5%	\$10,000.00	\$ 9,950.00
Province of Alberta Debentures, 1957, 4%	500.00	412.50
Province of Alberta Debentures, 1958, 4½%	3,000.00	2,910.00
Province of Alberta Debentures, 1960, 4½%	18,000.00	16,107.50
Province of British Columbia Debentures, 1953, 4½%	17,000.00	16,957.50
Province of Saskatchewan Debentures, 1957, 4%	6,000.00	4,950.00
Province of Saskatchewan Debentures, 1960, 4%	8,500.00	7,480.00
City of Calgary Debentures, 1942, 4½%	4,866.66	4,634.72
Province of Alberta Savings Certificates, Demand, 4%	3,000.00	3,000.00
	<u>\$70,866.66</u>	<u>\$66,402.22</u>

Held by the Company at Head Office:

New Westminster Harbor Commission Gold Debentures, 1948 4¾%		1,950.00
Province of Alberta Debentures, 1943, 5%	2,000.00	8,893.08
Province of Alberta Debentures, 1956, 4½%	2,000.00	2,340.00

Province of Alberta Debentures, 1958, 4½ %	12,000.00	11,647.12
Province of Alberta Debentures, 1960, 4½ %	9,000.00	8,670.00
Province of Alberta Debentures, 1967, 4½ %	3,000.00	2,918.23
Province of British Columbia Debentures, 1956, 4½ %	5,000.00	4,787.50
Province of British Columbia Debentures, 1969, 4½ %	8,000.00	7,680.00
Province of Saskatchewan Debentures, 1945, 4½ %	5,000.00	4,947.50
Province of Saskatchewan Debentures, 1955, 4½ %	3,000.00	2,857.50
Province of Saskatchewan Debentures, 1960, 4½ %	12,000.00	11,555.00
City of Calgary Debentures, 1944, 5½ %	2,000.00	1,765.00
City of Calgary Debentures, 1945, 4½ %	1,000.00	772.50
City of Calgary Debentures, 1947, 4½ %	2,000.00	1,690.00
City of Calgary Debentures, 1951, 6%	1,000.00	920.00
City of Calgary Debentures, 1954, 5½ %	5,000.00	4,725.00
City of Edmonton Debentures, 1943, 5%	4,000.00	3,590.00
City of Lethbridge Debentures, 1943, 5%	4,866.66	4,618.03
City of Lethbridge Debentures, 1945, 5%	3,000.00	2,969.30
Sheep Creek School District Debentures, 1943, 5½ %	966.93	966.93
	<u>\$164,700.25</u>	<u>\$156,664.91</u>
Mortgage loans on real estate (First Mortgages)		7,082.56
Cash on hand and in banks:		
On hand at head office	\$ 7,212.66	
In chartered banks of Canada in Canada	28,616.49	
		<u>35,829.15</u>
Interest accrued		1,423.76
Agents' balances and premiums uncollected:		
Written prior to October 1, 1937	\$ 2,369.89	
Written on or after October 1, 1937	14,167.14	
		<u>16,537.03</u>
Furniture and fixtures		1,021.47
All other assets		5.87
		<u>\$218,564.75</u>
Deduct Assets not admitted:		
Agents' balances on premiums written prior to October 1, 1937	\$ 2,369.89	
Furniture and fixtures	1,021.47	
		<u>3,391.36</u>
Total Admitted Assets		<u><u>\$215,173.39</u></u>

LIABILITIES

Total provision for unpaid claims:			
Accident and Sickness		\$ 6,661.35	
Automobile		3,286.75	
Fire		1.50	
		<u>\$ 9,949.60</u>	
Total Net Reserve (Carried out at approximately 80%):			
	Net Premiums	Reserve	
Fire	\$ 3,840.38	\$ 2,095.70	
Automobile	42,910.12	17,553.62	
Accident and Sickness	48,030.43	19,612.19	
Plate Glass	358.70	150.00	
	<u>\$95,139.63</u>	<u>\$39,411.51</u>	39,411.51
Cash dividends to shareholders:			
Due and unpaid		\$ 655.00	
Declared, but not yet due		4,842.00	
		<u>5,497.00</u>	
Taxes due and accrued:			
Special War Revenue Act		\$ 339.53	
Income War Tax Act, 1917		357.86	
Provincial Premium Tax		3,500.85	
		<u>4,198.24</u>	

Return premiums and balances due agents	913.63
Special Reserve (Part "L" Accident and Sickness Policies)	5,897.37
Balance due C. T. Bowring (Reinsurance)	5,346.82
Reserve for unreported claims	2,500.00
Balance due Sundry Accounts	94.36
Total Liabilities excluding Capital Stock	\$ 73,808.53
Capital Stock paid in cash	\$60,632.00
Surplus in Profit and Loss Account	80,732.86
	141,364.86
Total Liabilities	\$215,173.39

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premium	Reinsurance Ceded	Net Premiums Written
Net premiums written:				
Fire	\$ 32,753.79	\$ 2,647.26	\$ 27,095.82	\$ 3,010.71
Automobile	62,125.02	8,971.39		53,153.63
Accident and Sickness	110,543.35	3,269.56		107,273.79
Plate Glass	358.70			358.70
	\$205,780.86	\$ 14,888.21	\$ 27,095.82	\$163,796.83
Reserve for unearned premiums:				
At beginning of year			\$34,853.76	
At end of year			39,411.51	
Increase				\$ 4,557.75
Net premiums earned				\$159,239.08
Net losses and claims incurred				\$ 66,091.21
Net adjustment expenses				2,402.59
Commissions				45,055.57
Taxes				6,989.76
Salaries, fees and travelling expenses				16,695.43
All other expenses				16,815.64
Total claims and expenses				\$154,050.20
Underwriting profit				\$ 5,188.88
Other revenue:				
Interest earned—Cash and accruals				\$ 6,667.30
Other expenditure:				
Bad debts written off				564.85
Net profit for the year				\$ 11,291.33

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$135,381.23
Net profit for the year	11,291.33
	\$146,672.56
Dividends declared to shareholders	4,842.00
	\$141,830.56
Increase in unadmitted ledger assets	465.70
Surplus of assets over liabilities (excluding capital stock) at end of year	\$141,364.86

EXHIBIT OF PREMIUMS

FIRE:	Alberta	Elsewhere	Total
Gross in force at end of 1936	\$ 6,277.70	\$ 23,151.47	\$ 29,429.17
Taken in 1937 (new and renewed)	6,155.73	23,950.80	30,106.53
Ceased in 1937 (including renewed)	4,450.35	16,681.34	21,131.69
Gross in force at end of 1937	7,983.08	30,420.93	38,404.01
Reinsurance	7,184.78	27,378.85	34,563.63
Net in force at end of 1937	798.30	3,042.08	3,840.38
AUTOMOBILE:			
Gross in force at end of 1936	2,047.83	24,875.01	26,922.84
Taken in 1937 (new and renewed)	2,978.73	50,174.90	53,153.63
Ceased in 1937 (including renewed)	3,112.45	34,053.90	37,166.35
Gross in force at end of 1937	1,914.11	40,996.01	42,910.12
Net in force at end of 1937	1,914.11	40,996.01	42,910.12
ACCIDENT AND SICKNESS:			
Gross in force at end of 1936	11,933.19	37,816.33	49,749.52
Taken in 1937 (new and renewed)	34,480.57	68,793.22	107,273.79
Ceased in 1937 (including renewed)	38,809.16	70,183.72	108,992.88
Net in force at end of 1937	11,604.60	36,425.83	48,030.43
PLATE GLASS:			
Gross in force at end of 1936	186.55	.....	186.55
Taken in 1937 (new and renewed)	126.00	232.70	358.70
Ceased in 1937 (including renewed)	186.55	.....	186.55
Net in force at end of 1937	126.00	232.70	358.70

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta—April, 1917

Officers:

C. H. Dunham, President	Calgary, Alberta
J. O. Miller, Vice-President	Calgary, Alberta
Miss G. M. Taylor, Secretary	Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. Milton Martin, C. Anderson, J. A. Bell,
A. Young, L. C. Jackson, Frank L. Watt, E. P. Johnson.

Amount of Capital Stock authorized.....\$500,000.00
No. of Shares, 10,000. Par Value \$50.00.

	Amount Subscribed for	Amount paid in cash
Capital stock at beginning of year	\$200,200.00	\$ 25,000.00
Capital stock at end of year	\$200,200.00	\$ 25,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

Value of Bonds and Debentures:

Held solely for the protection of policyholders, on deposit with the Government of the
Province of Alberta.

	Par Value	Market Value
City of Calgary Debentures, 1937, 4½ %	\$ 1,459.98	\$ 1,150.38
City of Calgary Debentures, 1940, 4½ %	1,459.98	1,276.92
City of Calgary Debentures, 1944, 5½ %	2,000.00	1,800.00
Wainwright S.S.D. No. 31 Debentures, 1944, 6½ %	3,818.16	3,578.16
Cardston S.D. No. 457 Debentures, 1940, 6%	166.66	155.82

Cardston S.D. No. 457 Debentures, 1941, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1942, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1943, 6%	1,166.66	1,090.82
Cardston S.D. No. 457 Debentures, 1944, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1945, 6%	166.66	155.82
Province of Alberta, 1957, 4%	1,000.00	555.00
	<u>\$11,738.08</u>	<u>\$10,230.38</u>
Held by the Company at Head Office:		
Dominion of Canada Debentures, 1943, 5%	200.00	180.00
Dominion of Canada Debentures, 1944, 4½ %	100.00	90.00
	<u>\$12,038.08</u>	<u>\$10,500.38</u>
Mortgage loans on real estate:		
First mortgages	\$18,205.05	
Agreements for sale	1,111.27	
		<u>19,316.32</u>
Book value of stocks owned:		
State Finance Corporation Limited (5% Preferred),		
480 shares, \$25.00 par	\$12,000.00	
Occidental Finance Corporation Limited (8% Preferred),		
56 shares, \$25.00 par	1,400.00	
British American Oil Company Limited, 25 shares, N.P.V.	378.13	
McColl Frontenac Oil Company Limited, 25 shares, N.P.V.	368.75	
Canadian Fire Insurance Company, 10 shares, \$50.00 par ..	772.50	
National Breweries, Ltd., 20 shares, N.P.V.	826.25	
Montreal Light, Heat & Power Consolidated, 20 shares,		
N.P.V.	715.00	
British Columbia Power Corporation Limited, 20 shares,		
Class A Com.	756.25	
Canadian Northern Power Corporation, 20 shares, N.P.V.	516.25	
Associated Breweries, Limited, 100 shares, N.P.V.	1,170.00	
Canada Bud Breweries Limited, 50 shares, N.P.V.	459.01	
British Columbia Power Corporation Limited, 15 shares,		
Class A Com.	468.13	
Canada Northern Power Corporation, 25 shares, N.P.V.	456.25	
		<u>20,286.52</u>
Cash on hand and in banks:		
On hand at Head Office	\$ 375.00	
In chartered banks of Canada in Canada	770.26	
		<u>1,145.26</u>
Agents' balances and premiums uncollected:		
Written on or after October 1, 1937		2,556.70
Bills receivable (Shareholders Demand Notes)		14,800.00
All other assets (Accounts Receivable)		6,940.15
		<u>\$75,545.33</u>
Gross Assets		
Deduct Assets not admitted:		
Bills receivable (Shareholdres Demand Notes)		14,800.00
		<u>\$60,745.33</u>

LIABILITIES

Total provision for unpaid claims		\$ 767.00
Reserve for unearned premiums (carried out at 100%):		
	Net Premiums in Force	Reserve of Unearned Premiums
Guarantee	\$1,496.31	\$ 748.15
Inland Transportation	171.75	85.87
Plate Glass	1,752.55	573.99
	<u>\$3,420.61</u>	<u>\$1,408.01</u>
		<u>\$ 1,408.01</u>

Taxes due and accrued	562.33
Reinsurance premiums	2,239.71
Total liabilities excluding Capital Stock	\$ 4,977.05
Capital Stock paid in cash	\$25,000.00
Surplus in Profit and Loss Account	30,768.28
	<u>55,768.28</u>
Total Liabilities	<u>\$60,745.33</u>

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premiums	Reinsurance Ceded	Net Premiums Written
Net Premiums Written:				
Fire	\$11,012.21	\$ 951.01	\$ 9,252.81	\$ 808.39
Automobile	6,440.09	1,279.15	5,031.91	129.03
Fidelity	1,572.92	76.61		1,496.31
Plate Glass	721.72	163.08		558.64
Transit	175.50	3.75		171.75
	<u>\$19,922.44</u>	<u>\$ 2,473.60</u>	<u>\$14,284.72</u>	<u>\$ 3,164.12</u>
Reserve of unearned premiums:				
At beginning of year				\$ 1,434.53
At end of year				1,408.01
Decrease				<u>\$ 26.52</u>
Net premiums earned				<u>\$ 3,190.64</u>
Net losses and claims incurred				\$ 931.05
Commissions				755.95
Taxes				86.62
Salaries, fees and travelling expenses				2,511.73
All other expenses				461.52
Total claims and expenses				<u>\$ 4,746.87</u>
Underwriting loss				<u>\$ 1,556.23</u>
Other revenue:				
Interest earned			\$1,801.32	
Dividends earned			336.75	
Profit on sale of securities			111.04	
Contingent Commissions			117.59	
				<u>\$ 2,366.70</u>
Net profit for the year				<u>\$ 810.47</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year ..	\$54,957.81
Net profit for the year	810.47
Surplus of assets over liabilities (excluding capital stock) at end of year	<u>\$55,768.28</u>

EXHIBIT OF PREMIUMS

FIRE:	
Gross in Force at end of 1936	\$17,531.89
Taken in 1937 (new and renewed)	11,012.21
Ceased in 1937 (including renewed)	9,847.66
Gross in Force at end of 1937	18,696.44
Reinsurance	18,696.44
Net in Force at end of 1937	

AUTOMOBILE:

Gross in Force at end of 1936	4,284.73
Taken in 1937 (new and renewed)	6,440.09
Ceased in 1937 (including renewed)	5,563.88
Gross in Force at end of 1937	5,160.94
Reinsurance	5,160.94
Net in Force at end of 1937	

FIDELITY AND GUARANTEE:

Gross in Force at end of 1936	797.74
Taken in 1937 (new and renewed)	1,496.31
Ceased in 1937 (including renewed)	797.74
Gross in Force at end of 1937	1,496.31
Net in Force at end of 1937	1,496.31

PLATE GLASS:

Gross in Force at end of 1936	1,975.71
Taken in 1937 (new and renewed)	721.72
Ceased in 1937 (including renewed)	944.88
Gross in Force at end of 1937	1,752.55
Net in Force at end of 1937	1,752.55

TRANSIT:

Gross in Force at end of 1936	72.00
Taken in 1937 (new and renewed)	171.75
Ceased in 1937 (including renewed)	72.00
Gross in Force at end of 1937	171.75
Net in Force at end of 1937	171.75

NATIONAL PLATE GLASS INSURANCE COMPANY LIMITED

HEAD OFFICE: MCARTHUR BUILDING, WINNIPEG, MANITOBA

Commenced Business, April 16, 1906.

Commenced Business in Alberta, October, 1913.

Licensed in Alberta to transact Plate Glass Insurance.

Officers:

President and General Manager	William Edgar Lough
Vice-President	Liley Paterson
Secretary-Treasurer	R. D. Paterson

Directors:

W. E. Lough, Winnipeg, Manitoba; J. D. Paterson, Winnipeg, Manitoba; Liley Paterson, Winnipeg, Manitoba; R. D. Paterson, Winnipeg, Manitoba; Barbara Tarr, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta	\$3,000.00
Authorized Capital Stock	\$30,000.00
Amount Paid Up	15,000.00

FINANCIAL STATEMENT (December 31st, 1937)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate:

First mortgages	\$4,050.00
Second and subsequent mortgages	7,667.80
Agreements for sale	1,789.00
	<u>\$13,506.80</u>

Book value of bonds, debentures and debenture stock owned	10,905.25
Cash on hand and in banks	14.78
Interest due and accrued	403.42
Agents' balances and premiums uncollected	163.18

Total Assets	<u><u>\$24,993.43</u></u>
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LIABILITIES

Total net reserve		\$ 3,282.35
Dividends to shareholders declared, but not yet due		262.50
Taxes due and accrued		201.04
Reserve for loss on investments		1,071.17
Accounts payable		64.70
Total Liabilities excluding Capital Stock		\$ 4,881.76
Capital stock paid in cash	\$15,000.00	
Surplus in Profit and Loss Account	5,111.67	
		20,111.67
Total Liabilities		\$24,993.43

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net premiums written	\$ 950.77		\$ 950.77
Reserve of unearned premiums:			
At beginning of year	3,282.35		
At end of year	3,282.35		
Increase or decrease			
Net premiums earned	\$ 950.77		\$ 950.77
Net losses and claims incurred	\$ 435.79		\$ 435.79
Commissions	165.77		165.77
Taxes (excluding taxes on real estate)	83.70		83.70
Salaries, fees and travelling expenses	505.00		505.00
All other expenses	60.39		60.39
Total claims and expenses			\$ 1,250.65
Underwriting loss			\$ 299.88
Other revenue			\$ 1,534.96
Other expenditure			\$ 177.17
Net profit for the year			\$ 1,057.91

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$20,103.76
Net profit for the year	1,057.91
	\$21,161.67
Dividends declared to shareholders	1,050.00
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$20,111.67

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA

Organized, February, 1905. Commenced Business, March, 1905.

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
Charles McDiarmid, Vice-President	Winnipeg, Manitoba
W. Y. Strachan, Secretary.....	Winnipeg, Manitoba
H. C. McWilliams, Treasurer.....	Winnipeg, Manitoba

Directors:

J. B. Sinclair, C. McDiarmid, H. C. McWilliams, J. A. McDonald, H. Cameron,
Walter Thorn, W. E. Kirsch, F. E. Sine, R. Skov.

Auditors: Rankin, Saul & Thornton, Chartered Accountants,
Winnipeg, Manitoba.

Amount deposited with the Government of Alberta\$11,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Cash value of bonds, debentures and debenture stocks owned	\$108,732.42
Cash on hand and in banks	23,976.65
Amount due from reinsurance on losses already paid	173.72
Assessments due December 31st, 1937	1,018.80
1938 Licenses prepaid	590.00
Total Assets	<u>\$134,491.59</u>

LIABILITIES

Reserve for loss on investments	\$ 13,652.22
Guarantee Deposit	60,208.40
Reserve for fire losses	4,630.97
	<u>\$ 78,491.59</u>
Excess of assets over liabilities (Surplus for protection of policyholders)	56,000.00
Total Liabilities	<u>\$134,491.59</u>

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net assessments written	\$1,003.53		\$ 1,003.53
Net assessments earned	\$1,003.53		\$ 1,003.53
Net losses and claims incurred	\$1,092.68		\$ 1,092.68
Net adjustment expenses			7.52
Salaries, fees and travelling expenses			3,845.92
Total claims and expenses			<u>\$ 4,946.12</u>
Underwriting loss			<u>\$ 3,942.59</u>
Other revenue:			
Interest earned		\$4,948.07	
Premium on Foreign Exchange		9.77	
Reserve for fire losses		3,615.72	
			<u>\$ 8,573.56</u>
Other expenditures:			
Increase in reserve for fire losses			<u>\$ 4,630.97</u>
Net profit/loss for the year			<u>.....</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year	\$56,000.00
Net profit for the year .....	.....
	<u>\$56,000.00</u>
Dividends declared to shareholders .....	.....
Surplus of assets over liabilities at end of year	<u>\$56,000.00</u>

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 MCMILLAN BUILDING, SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

Officers:

R. J. Harper, President Leney, Saskatchewan
 William Kershaw, Vice-President Saskatoon, Saskatchewan
 H. R. Earl, Managing Director Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R. Earl, D. Maclean, J. H. Bailey, A. Ross,
 J. H. Evans, O. C. Lawson, H. J. Beck.

Auditors: Stempel & Patrick, Chartered Accountants, Saskatoon,
 Saskatchewan.

Reciprocal deposit with the Government of Saskatchewan \$50,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned:		
Not in default	\$200,673.65	
In default	32,913.37	
		\$233,587.02
Cash on hand and in banks:		
On hand at Head Office	\$ 150.00	
In chartered banks of Canada in Canada	52,796.87	
		52,946.87
Interest: Due, \$9,508.41; Accrued, \$2,998.13		12,506.54
Agents' balances and premiums uncollected:		
Written prior to October 1st, 1937	\$ 8,562.55	
Written on or after October 1st, 1937	34,853.64	
		43,416.19
Amount due from reinsurance on losses already paid	\$ 5,436.94	
Furniture and fixtures		6,536.05
All other assets:		
Assessments Receivable	\$ 11,486.60	
Automobiles	2,408.34	
Premium note residue	211,727.26	
Cash value life insurance	1,820.40	
Reinsurance trust	24,112.15	
Subrogated mortgage	744.19	
Travelling expenses advanced	250.00	
		252,548.94
Gross Assets		\$606,978.55
Deduct assets not admitted:		
Agents' balances on premiums written prior to October 1st, 1937	\$ 8,562.55	
Automobiles	2,408.34	
Furniture and fixtures	6,536.05	
		17,506.94
Total Admitted Assets		\$589,471.61

LIABILITIES

Total provision for unpaid claims	\$ 18,185.88
Total net reserve carried out at 80%	199,752.16
Reinsurance premiums	603.68
Investment reserves	63,103.52
Contingency reserves	8,562.55
Prepaid assessments	667.48
Premium note residue	211,727.26
	<u>\$502,602.53</u>
Excess of assets over liabilities (Surplus for protection of policyholders)	86,869.08
Total Liabilities	<u>\$589,471.61</u>

PROFIT AND LOSS ACCOUNT

	All Business.
Net premiums written	<u>\$259,728.18</u>
Reserve of unearned premiums (80%):	
At beginning of year	\$157,216.15
At end of year	<u>199,752.16</u>
Increase	\$ 42,536.01
Net premiums earned	<u>\$217,192.17</u>
Net losses and claims incurred	\$125,802.09
Net adjustments expenses	15,148.02
Commissions	46,753.47
Taxes (excluding taxes on real estate)	5,050.40
Salaries, fees and travelling expenses	28,303.37
All other expenses	<u>16,144.61</u>
Total claims and expenses	<u>\$237,201.96</u>
Underwriting loss	<u>\$ 20,009.79</u>
Other revenue:	
Finance and Head Office fees	\$ 165.07
Bad debts recovered previously written off	881.31
Extinguishers	71.69
Interest on investments	<u>9,626.71</u>
	\$ 10,744.88
Other expenditure:	
Reserve for agents' balances	\$ 3,976.70
Investment reserve	3,628.26
Depreciation	<u>1,397.95</u>
	9,002.91
Net loss for the year	<u>\$ 18,267.92</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year	\$121,820.22
Net loss for the year	<u>18,267.92</u>
	\$103,552.30
Difference levy and collection	\$ 8,208.51
Profit: Investments, automobiles, etc.	<u>1,131.45</u>
	9,339.96
	<u>\$112,892.26</u>
Unadmitted ledger assets	\$ 17,506.94
Assessments written off	<u>4,669.32</u>
	22,176.26
	<u>\$ 90,716.00</u>

Increase in unlicensed reinsurance unsecured	3,846.92
Surplus of assets over liabilities at end of year	<u>\$ 86,869.08</u>

EXHIBIT OF PREMIUMS IN FORCE

FIRE:	Alberta	Elsewhere	Total
Gross in force at end of 1936	\$165,950.94	\$188,577.76	\$354,528.70
Taken in 1937 (including new and renewed)...	83,516.45	88,539.81	172,056.26
Ceased in 1937 (including renewed)	71,635.18	80,394.77	152,029.95
Gross in force at end of 1937	177,832.21	196,722.80	374,555.01
Reinsurance	9,093.34		9,093.34
Net in force at end of 1937	168,738.87	196,722.80	365,461.67
AUTOMOBILE:			
Gross in force at end of 1936	43,753.62	41,135.67	84,889.29
Taken in 1937 (including new and renewed)...	62,912.21	81,215.09	144,127.30
Ceased in 1937 (including renewed)	46,714.15	53,847.14	100,561.29
Gross in force at end of 1937	59,951.68	68,503.62	128,455.30
Reinsurance	27,169.09		27,169.09
Net in force at end of 1937	32,782.59	68,503.62	101,286.21

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: POWER BUILDING, WINNIPEG, MANITOBA

Incorporated, March 26, 1911. Commenced Business, January 1, 1912.

Commenced Business in Alberta, January 2, 1917.

Officers:

President	Richard W. Craig, K.C.
Vice-President	Hugh M. Dyer
General Manager	Homer S. Robinson
Secretary and Actuary	Stuart F. Conrod

Directors:

Richard W. Craig, K.C., Hugh M. Dyer, William Hudson, Dr. A. J. Fraser,
Dr. A. M. Campbell.

Auditors: Rankin, Saul & Thornton, Winnipeg, Manitoba.

Amount of Capital Stock authorized \$1,000,000.00
Number of Shares, 10,000. Par value \$100.00.

	Amount Subscribed for	Amount paid in cash
Capital stock at beginning of year	<u>\$810,600.00</u>	<u>\$202,650.00</u>
Capital stock at end of year	<u>\$810,600.00</u>	<u>\$202,650.00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	<u>\$159,498.66</u>
Total amount paid to 31st December, 1937	<u>\$159,498.66</u>

FINANCIAL STATEMENT

(As filed by the Company—not examined)

SYNOPSIS OF LEDGER ACCOUNTS

As at 31st December, 1936:

Net Ledger Assets	\$1,353,640.97
Borrowed money	75,000.00
Bank overdraft	7,626.09

Total Ledger Assets	\$1,436,267.06
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Increase in Ledger Assets in 1937:

Income	\$ 267,090.18
Increase in borrowed money	4,000.00
Increase in bank overdraft	1,089.33

Total Increase	\$ 272,179.51
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Total	\$1,708,446.57
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Decrease in Ledger Assets in 1937:

Disbursements	\$ 272,451.86
Amount by which Ledger Assets were written down	83,306.91

Total Decrease	\$ 355,758.77
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As at 31st December, 1937:

Net Ledger Assets	\$1,264,972.38
Borrowed money	79,000.00
Bank overdraft	8,715.42

Total Ledger Assets	\$1,352,687.80
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Total	\$1,708,446.57
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ASSETS

LEDGER ASSETS

Book value of real estate held for sale	\$ 169,078.04
Mortgage loans on real estate:	
First mortgages	\$565,664.92
Agreements for sale	268,526.04
	834,190.96
Amount secured by the Company's policies in force, the reserve on each policy being in excess of indebtedness:	
Loans to policyholders	\$178,855.24
Advances to policyholders under automatic non-forfeiture provisions	98,029.94
	276,885.18
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$ 57,832.40
In default	9,421.22
	67,253.62
Cash on hand and in banks	5,280.00
Total Ledger Assets	\$1,352,687.80

NON-LEDGER ASSETS

Interest due, \$200,716.21; accrued, \$22,311.44	\$ 223,027.65
Net premiums due and uncollected and deferred	31,308.99
Net consideration for annuities due and uncollected and deferred	1,975.25
Total Non-Ledger Assets	\$ 256,311.89
Total Assets	\$1,608,999.69

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$1,234,029.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:	
Dividends	\$ 5,697.00
Amounts assured	5,626.00
All other amounts	17,643.00
	<hr/>
Received from policyholders in advance—premiums	28,966.00
Net dividends to policyholders due and unpaid	22,378.00
Provincial, municipal and other taxes due and accrued	1,330.00
Dividends to shareholders due and unpaid (unclaimed)	4,500.00
Salaries, rents and office expenses due and accrued	86.00
Legal fees due and accrued	133.84
Advance payments other than from policyholders	238.28
Borrowed money	61.70
Bank overdrafts	79,000.00
Payments held in suspense	8,715.42
Estimated Bonuses due under Managers' Contracts	131.45
Audit, 1937	2,000.00
Directors fees, 1937	600.00
	<hr/>
	180.00
	<hr/>
	\$1,382,349.69
Surplus contingently allotted to deferred dividends policyholders	\$15,000.00
Surplus contingently allotted to quinquennial dividend policyholders	9,000.00
	<hr/>
	24,000.00
Capital stock paid in cash	202,650.00
	<hr/>
Total Liabilities, Surplus and Capital	\$1,608,999.69
	<hr/>

INCOME RECEIPTS

	First Year.	Renewal.	Single.	Totals.
Assurance premiums	\$ 21,285.05	\$155,947.49	\$ 9,631.45	\$186,863.99
Less reinsurance premiums paid	299.46	4,233.11	.....	4,532.57
	<hr/>	<hr/>	<hr/>	<hr/>
Total net premiums	\$ 20,985.59	\$151,714.38	\$ 9,631.45	\$182,331.42
Total net consideration for annuities	2,054.66	6,122.47	1,348.50	9,525.63
Total group premiums .....	.....	285.52	.....	285.52
	<hr/>	<hr/>	<hr/>	<hr/>
Total net premium income and consideration for annuities				\$192,142.57
Amounts left with the company at interest (arising out of assurance contracts):				
Dividends			\$ 814.52	
Amounts assured			3,411.85	
All other amounts			13,252.66	
			<hr/>	17,479.03
Interest and dividends				57,329.13
Transfer fees				8.00
Miscellaneous income held in suspense				131.45
				<hr/>
Total Income				\$267,090.18
				<hr/>

EXPENDITURE DISBURSEMENTS

	Death Claims	Matured Endowments	Disability Claims	Totals
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured—Ordinary	\$18,293.75	\$13,000.00	\$ 1,719.60	\$ 33,013.35
	<hr/>	<hr/>	<hr/>	<hr/>
Net totals—Ordinary	\$18,293.75	\$13,000.00	\$ 1,719.60	\$ 33,013.35

Net surrender values	100,193.79
Net dividends:	
In cash	\$9,369.99
Left with the company at interest	814.52
Applied as single premiums:	
To purchase bonus addition	\$787.62
To purchase premium reduction	294.23
To shorten the endowment or premium period	913.25
	<u>1,995.10</u>
Total net dividends	\$ 12,179.61
Total net disbursements in respect of assurance contracts	\$145,386.75
In respect of life annuity contracts:	
Cash payments to annuitants	\$1,786.17
Net dividends—in cash	99.10
	<u>1,885.27</u>
Total net disbursements in respect of assurance and annuity contracts	\$147,272.02
Net payments on supplementary contracts:	
Involving life contingencies	\$ 257.16
Others	4,183.40
	<u>4,440.56</u>
Net reductions in premiums resulting from application of dividends	254.71
Amounts left with the company and interest accumulations withdrawn:	
Dividends	\$1,636.50
Amounts assured	3,061.70
All other amounts	795.60
	<u>5,493.80</u>
Dividends to shareholders (unclaimed)	14.00
Taxes, licenses and fees	6,670.26
Head Office expenses: Salaries, \$29,451.98; directors' fees, \$1,600.00; auditors' fees, \$700.00; travelling expenses, \$1,761.49; rents, \$2,400.00; miscellaneous, \$2,970.00	38,883.47
Branch office and agency expenses: Assurance commissions—first year, \$12,290.85; renewal, \$5,495.31; single, \$202.05; salaries, \$14,128.99; travelling expenses, \$2,502.49; annuity commissions—first year, \$148.39; single, \$67.43; advanced to agents, \$7,879.10; rents, \$3,675.00; miscellaneous, \$3,417.86	49,807.47
All other expenses: Advertising, \$793.64; books and periodicals, \$157.34; postage, \$766.37; express, telegrams and telephones, \$551.93; printing and stationery, \$5,144.56; legal fees, \$58.56; medical fees, \$2,071.10; appraisal expenses, \$8,882.87; exchange, \$317.40	18,743.77
Gross loss on sale or maturity of ledger assets: Bonds exchanged for higher yield or longer term securities	871.80
Total Disbursements	<u>\$272,451.86</u>

EXHIBIT OF ANNUITIES

Arising out of Life Assurance Contracts

Classification	Life Annuities Proper			Involving Life Contingencies (Supplementary Contracts)			Not involving Life Contingencies (Supplementary Contracts)			Disability Annuities			Totals		
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.
At end of 1936	6	\$ 1,836.17	1	\$ 257.16	9	\$ 4,012.98	5	\$ 1,732.80	21	\$ 7,839.11					
New issued	1	50.00							1	50.00					
Old revived															
Old increased		50.00					1	300.00	1	300.00					
Totals	7	\$ 1,936.17	1	\$ 257.16	9	\$ 4,012.98	6	\$ 2,032.80	23	\$ 8,239.11					
Less ceased by:															
Expiry					1	\$ 500.00			1	\$ 500.00					
Recovery from disability							2	952.80	2	952.80					
Total ceased					1	\$ 500.00	2	\$ 952.80	3	\$ 1,452.80					
At end of 1937	7	\$ 1,936.17	1	\$ 257.16	8	\$ 3,512.98	4	\$ 1,080.00	20	\$ 6,786.31					

EXHIBIT OF POLICIES (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	No.	Totals Amount
	No.	Amount	No.	Amount	No.	Amount			
At end of 1936	3,412	\$ 5,686,429	601	\$ 1,089,736	65	\$ 285,387	\$ 9,216	4,078	\$7,070,768
New issued	721	878,304	291	546,860	22	148,127	1,765	1,034	1,575,056
Old revived	14	20,050	1	1,000	.....	.....	.....	15	21,050
Old increased	.....	2,601	.....	5,135	.....	5,688	.....	.....	13,424
Transferred to	9	13,750	5	10,000	.....	.....	.....	14	23,750
Totals	4,156	\$ 6,601,134	898	\$ 1,652,731	87	\$ 439,202	\$ 10,981	5,141	\$8,704,048
Less ceased by:									
Death	5	\$ 7,000	3	\$ 2,000	.....	.....	\$ 261	8	\$ 9,261
Maturity	.....	.....	9	13,000	.....	.....	.....	9	13,000
Expiry	.....	.....	.....	.....	4	12,500	.....	4	12,500
Surrender	185	306,154	15	21,600	.....	1,500	1,040	200	330,294
Lapse	384	555,050	89	216,015	6	22,463	.....	479	793,528
Decrease	.....	29,620	.....	18,730	.....	11,344	.....	.....	59,694
Not taken	28	38,430	23	76,168	1	7,237	.....	52	121,835
Transferred from	5	10,000	8	10,750	1	3,000	.....	14	23,750
Total ceased	607	\$ 946,254	147	\$ 358,263	12	58,044	\$ 1,301	766	\$1,363,862
At end of 1937	3,549	\$ 5,654,880	751	\$ 1,294,468	75	\$ 381,158	\$ 9,680	4,375	\$7,340,186
Reinsured	17	\$ 43,126	1	\$ 3,000	.....	.....	.....	18	\$ 46,126

MISCELLANEOUS:

Additional accidental death benefits: Gross amount issued, \$129,625.00; reinsured, \$31,625.00; in force, \$675,345.00; reinsured, \$571,345.00.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

Class of Contract.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life	3,271	\$5,065,936	\$ 856,366	\$ 24,000	\$ 7,577
Endowment assurance	511	701,700	179,907	.....	.....
Term, etc.	34	249,636	1,945	.....	.....
Bonus addition .....	.....	9,680	5,205	.....	.....
Premium reduction .....	.....	.....	684	.....	.....
Additional accidental death benefits .....	.....	.....	63	.....	.....
Disability benefits .....	.....	.....	8,521	.....	.....
Totals	3,816	\$6,026,952	\$1,052,691	\$ 24,000	\$ 7,577
Ordinary without Profits:					
Life	278	\$ 588,944	\$ 65,287	\$ 7,500	\$ 870
Endowment assurance	240	592,768	64,216	3,000	348
Term, etc.	41	131,522	751	.....	.....
Additional accidental death benefits .....	.....	.....	15	.....	.....
Disability benefits .....	.....	.....	79	.....	.....
Totals	559	\$1,313,234	\$ 130,348	\$ 10,500	\$ 1,218
Group without Profits	1	\$ 39,500	\$ 20	.....	.....
Totals	1	\$ 39,500	\$ 20	.....	.....
Grand Totals	4,376	\$7,379,686	\$1,183,059	\$ 34,500	\$ 8,795

STATEMENT OF ACTUARIAL LIABILITIES

ANNUITY SECTION

Class of Annuity.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
With Profits:					
Life Annuities Proper	4	\$ 1,171.65	\$11,408.00	.....	.....
Supplementary contracts:					
Not involving life contin- gencies	7	2,912.98	21,031.00	.....	.....
Disability Annuities	4	1,080.00	10,506.00	.....	.....
Totals	15	\$ 5,164.63	\$42,945.00	.....	.....
Without Profits:					
Life Annuities Proper	3	\$ 764.52	\$ 9,502.00	.....	.....
Supplementary contracts:					
Involving life contingencies	1	257.16	4,972.00	.....	.....
Not involving life contin- gencies	1	600.00	2,346.00	.....	.....
Totals	5	\$ 1,621.68	\$16,820.00	.....	.....
Grand Totals	20	\$ 6,786.31	\$59,765.00	.....	.....

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts	\$1,122,564.00	\$ 157,977.00	\$1,280,541.00
Total reserve on reinsured contracts	7,592.00	1,332.00	8,024.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$1,114,972.00	\$ 156,645.00	\$1,271,617.00
Deduction made therefrom	26,913.00	10,675.00	37,588.00
Full deduction permitted, adjusted for reinsured, being	(26,928.00)	(10,789.00)	(37,717.00)
Net reserve carried in the liabilities	\$1,088,059.00	\$ 145,970.00	\$1,234,029.00
Net reserve on the statutory basis (without deduction) is less than	1,114,972.00	156,645.00	1,271,617.00
Reserve maintained by the Company in excess of the statutory reserve	*	*	*

*Reserve held on annuities is greater than statutory basis. Excess not computed.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1937

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Limited Hail.
Aetna Insurance Company	Jas. A. MacKinnon	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage, Riot and Civil Commotion, Inland Transport- ation, Hail.
Aetna Life Insurance Company	C. S. Bell	Calgary	Life.
Agricultural Insurance Company	Robert Bamlett	Calgary	Fire, Automobile, Inland Transportation, Limited Explosion, Sprinkler Leakage, Tornado.
Alberta Life and Accident Insurance Company, Limited	J. D. D. Spence	Calgary	Sickness and Accident.
Alliance Assurance Company, Limited	H. Milton Martin	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage.
Alliance Insurance Company of Philadelphia	H. V. Heal	Calgary	Fire, Explosion, Tornado, Automobile, Sprinkler Leakage, Hail, Inland Transportation.
American Alliance Insurance Company	C. H. Dunham	Calgary	Fire, Explosion, Tornado, Automobile, Sprinkler Leakage, Hail, Riot and Civil Commotion, Inland Marine, Inland Transportation, Earth- quake, Personal Property.
American Automobile Fire Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile.
American Automobile Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Use and Occupancy, Riot and Civil Com- motion, Sprinkler Leakage, Weather.
American Home Fire Assurance Company	T. J. Ranaghan	Calgary	Fire, Sprinkler Leakage.
American Insurance Company	W. M. Conacher	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Limited Hail, Riot and Civil Commotion.
Anglo-Scottish Insurance Company, Limited, of London, England	Chas. E. Lane	Calgary	Fire, Automobile, Sprinkler Leakage, Explosion (limited to that caused by natural or other gas).
Atlas Assurance Company, Limited, of London, England	E. S. Buchan	Calgary	Fire, Explosion, Tornado, Inland Transportation, Accident, Automobile, Plate Glass, Burglary, Limited Hail, Falling Aircraft, Earthquake.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Beloise Fire Insurance Company	Geo. D. Gould	Calgary	Fire.
Baltimore American Insurance Company of New York	G. R. H. Anderson	Calgary	Fire, Sprinkler Leakage, Inland Transportation, Explosion, Property Damage.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Tornado.
Bee Fire Insurance Company of Paris	G. R. H. Anderson	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Limited Hail.
Bee Hail Insurance Company of Paris	G. R. H. Anderson	Calgary	Hail.
Boiler Inspection and Insurance Company of Canada	Hornbrook, Whittemore & Allan	Calgary	Steam Boiler, Engine Breakdown, Electrical Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tor- nado, Inland Transportation, Automobile.
British America Assurance Company	T. S. Magee	Edmonton	Fire, Weather, Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property Da- mage, Accident, Automobile, Employers' Liability, Public Liability, Plate Glass, Theft, Sickness, Workmen's Compensation, Guar- antee.
British Canadian Insurance Company	H. A. Benjamin	Calgary	Fire, Weather, Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property Da- mage, Accident, Automobile, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee, Plate Glass, Sickness, Workmen's Compensation, Theft.
British Crown Assurance Corporation, Limited	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Hail, Limited Explosion, Riot and Civil Commotion.
British Empire Assurance Company	E. B. Allsopp	Calgary	Fire, Weather, Inland Marine, Inland Trans- portation, Sprinkler Leakage, Explosion, Ac- cident, Sickness, Automobile, Guarantee, Employers' Liability, Public Liability, Theft.
British and European Insurance Company, Limited	H. M. E. Evans	Edmonton	Fire, Use and Occupancy, Riot and Civil Com- motion, Sprinkler Leakage, Rent, Tornado.

British General Insurance Company, Limited	F. H. Kenwood	Edmonton	Fire, Use and Occupancy, Rent, Riot and Civil Commotion, Automobile, Sprinkler Leakage, Tornado.
British Law Insurance Company, Limited, of London	Russel Flood & Company	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Limited Explosion, Automobile, Sprinkler Leakage.
British Northwestern Fire Insurance Co.	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Inland Transportation, Tornado, Limited Hail, Accident, Sickness, Employers' Liability, Public Liability, Plate Glass, Theft, Burglary, Limited Explosion.
British Oak Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire, Automobile, Explosion, Sprinkler Leakage, Tornado, Limited Hail, Aircraft, Earthquake, Riot and Civil Commotion, Property Damage.
British Traders' Insurance Company, Limited	C. E. Demeritt	Calgary	Fire, Use & Occupancy, Rent, Profit, Sprinkler Leakage, Automobile, Explosion, Tornado, Riot and Civil Commotion, Property Damage.
Caledonian American Insurance Company of New York	T. W. Teape	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion.
Caledonian Insurance Company of Edinburgh, Scotland	Hugh Melvin	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Automobile.
California Insurance Company of San Francisco	R. C. Colliss	Calgary	Fire, Use and Occupancy, Rent, Riot and Civil Commotion, Sprinkler Leakage, Tornado.
Canada Accident and Fire Assurance Company	W. H. Skinner	Calgary	Accident, Automobile, Fire, Employers' Liability, Rent, Use and Occupancy, Riot and Civil Commotion, Guarantee, Sickness, Inland Transportation, Public Liability, Sprinkler Leakage, Theft, Tornado.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Ronald F. Swaine	Calgary	Fire, Automobile, Plate Glass, Inland Transportation, Tornado, Sprinkler Leakage, Accident, Burglary, Guarantee, Sickness, Limited Explosion, Falling Aircraft, Earthquake.
Canadian Fire Insurance Company	W. J. Shadden	Calgary	Fire, Automobile, Burglary, Explosion, Guarantee, Live Stock, Sprinkler Leakage, Tornado, Plate Glass.
Canadian General Insurance Company	Frank H. Jones	Edmonton	Fire, Rent, Profit, Tornado, Burglary, Property Liability, Use and Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Public Liability, Explosion, Automobile, Guarantee, Liability, Plate Glass, Live Stock, Falling Aircraft, Earthquake, Civil Commotion, Personal Property.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canadian Indemnity Company	W. J. Snadden	Calgary	Fire, Automobile, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Accident, Sickness, Inland Marine, Sprinkler Leakage, Property Liability.
Canadian Surety Company	G. H. Steer	Edmonton	Fire, Liability, Automobile, Burglary, Forgery, Guarantee, Plate Glass, Tornado, Limited Explosion, Sprinkler Leakage.
Car and General Insurance Corporation, Limited	W. F. Solomon	Calgary	Fire, Sprinkler Leakage, Explosion, Accident, Sickness, Automobile, Liability, Tornado.
Casualty Company of Canada	Jas. T. Berry	Calgary	Fire, Automobile, Accident, Burglary, Guarantee, Liability, Plate Glass, Sickness.
Central Insurance Company, Limited	H. A. Benjamin	Calgary	Fire, Rent, Profit, Use and Occupancy, Limited Explosion, Sprinkler Leakage, Automobile, Tornado.
Central Manufacturers' Mutual Insurance Co.	J. B. Gillies	Edmonton	Fire, Automobile (excluding bodily injury).
Century Insurance Company, Limited	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion, Guarantee, Burglary, Automobile, Plate Glass, Inland Transportation.
Citizens' Insurance Co. of New Jersey	J. B. Slessor	Edmonton	Fire, Hail, Sprinkler Leakage, Tornado, Limited Explosion, Use and Occupancy, Rent, Profit.
City of New York Insurance Company	H. A. Benjamin	Calgary	Fire, Limited Explosion, Hail, Sprinkler Leakage, Tornado.
Columbia Insurance Company	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion.
Commercial Life Assurance Company of Canada	J. W. Glenwright	Edmonton	Life.
Commercial Union Assurance Company, Limited, of London, England	C. H. Chapman	Edmonton	Accident, Automobile, Employers' Liability, Fire, Use and Occupancy, Rent, Riot and Civil Commotion, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Tornado, Plate Glass.
Confederation Life Association	J. V. Cook	Edmonton	Life, Accident, Sickness.

Connecticut Fire Insurance Co. of Hartford	H. B. Macdonald	Calgary	Fire, Explosion, Sprinkler Leakage, Use and Occupancy, Tornado, Rent, Profit, Hail, Inland Transportation.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Liability, Automobile, Plate Glass, Burglary.
Continental Insurance Co. of New York	R. Bamlett	Calgary	Aircraft, Automobile, Explosion, Fire, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, Hail.
Continental Life Insurance Company	E. L. Churchill	Edmonton	Life.
Cornhill Insurance Company, Limited, of London, England	G. E. H. Smith	Edmonton	Fire, Automobile, Limited Explosion, Limited Hail, Sprinkler Leakage, Tornado, Falling Aircraft, Earthquake, Riot and Civil Commotion, Property Damage.
County Fire Insurance Co. of Philadelphia	James O. Miller	Calgary	Fire, Sprinkler Leakage, Explosion, Inland Transportation, Weather.
Crown Life Insurance Company	L. St. C. Gactz	Edmonton	Life.
Dominion of Canada General Insurance Co.	James T. Berry	Calgary	Fire, Life, Accident, Liability, Automobile, Boiler and Machinery, Theft, Guarantee, Inland Transportation, Plate Glass, Sickness.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass.
Dominion Life Insurance Company	J. A. Mather	Calgary	Life.
The T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Eagle Star Insurance Company, Limited	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Plate Glass, Marine, Limited Hail, Falling Aircraft, Earthquake, Riot and Civil Commotion, Limited Explosion.
Economical Mutual Fire Insurance Company	George H. Steer, K.C.	Edmonton	Accident, Sickness, Automobile.
Employers' Liability Assurance Corporation, Limited, of London, England	V. Grace	Calgary	Fire, Accident, Automobile, Tornado, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Inland Transportation, Property Damage.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage.
Equitable Fire and Marine Insurance Company	T. A. Hornbrook	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Hail, Inland Transportation.
Eureka-Security Fire and Marine Insurance Company	G. E. Smeltzer	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Use and Occupancy, Rent, Profit.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Excelsior Life Insurance Company	Mack B. McColl	Edmonton	Life.
Fidelity and Casualty Company of New York	G. L. Peet	Calgary	Accident, Sickness, Guarantee, Plate Glass, Boiler and Machinery, Aircraft, Theft, Automobile (excluding fire and theft), Liability, Employers' Liability, Workmen's Compensation.
Fidelity Insurance Company of Canada	C. E. Tait	Calgary	Guarantee, Burglary, Plate Glass, Automobile, Accident, Sickness, Liability.
Fidelity-Phoenix Fire Insurance Company of New York	H. A. Benjamin	Calgary	Automobile, Explosion, Fire, Inland Transportation, Property Damage, Sprinkler Leakage Weather, Hail.
Fire Association of Philadelphia	H. T. Whittemore	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Riot and Civil Commotion, Limited Hail.
Fire Insurance Company of Canada	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Limited Explosion, Riot and Civil Commotion, Tornado.
Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire and Tornado.
First American Fire Insurance Company	H. A. Benjamin	Calgary	Fire, Explosion, Sprinkler Leakage, Inland Transportation, Weather, Hail.
First National Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Automobile, Explosion, Earthquake.
Fonciere Transport & Accident Insurance Company	S. O. Tyndale	Calgary	Automobile, Burglary, Accident, Sickness, Guarantee, Suretyship, Bond, Liability.
Franklin Fire Insurance Company of Philadelphia	A. C. Hagen	Calgary	Fire, Automobile, Sprinkler Leakage, Tornado.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Guarantee, Automobile, Burglary, Plate Glass, Accident, Sickness, Forgery, Steam Boiler, Electrical Machinery, Tornado.
General Accident, Fire and Life Assurance Corporation, Limited	W. R. Hull	Calgary	Automobile, Burglary, Fire, Accident, Sickness, Liability, Plate Glass, Inland Marine, Inland Transportation, Sprinkler Leakage, Tornado, Explosion.
General Casualty Company of America	Roy W. Henry	Edmonton	Plate Glass, Automobile.

General Casualty Insurance Company of Paris	A. C. Hagen	Calgary	Automobile (excluding fire), Accident, Sickness, Burglary, Plate Glass, Inland Transportation, Hail, Guarantee.
General Exchange Insurance Corporation	T. B. Grabtree	Calgary	Automobile (excluding public liability) .
General Fire Insurance Company of Paris	J. L. Brown	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Tornado.
General Insurance Company of America	R. W. Henry	Edmonton	Fire, Inland Transportation, Sprinkler Leakage, Property Damage, Earthquake, Explosion.
Girard Fire and Marine Insurance Company	G. E. H. Smith	Edmonton	Fire.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Marine, Automobile, Earthquake, Inland Navigation and Transportation, Tornado, Cyclone, Sprinkler Leakage, Riot and Civil Commotion, Explosion, Aircraft, Windstorm.
Globe Indemnity Company of Canada	J. O. Miller	Calgary	Fire, Employers' Liability, Use and Occupancy, Earthquake, Inland Marine, Sprinkler Leakage, Rent, Profit, Inland Transportation, Tornado, Plate Glass, Guarantee, Suretyship, Automobile, Accident, Health, Burglary, Forgery, Steam Boiler, Explosion, Fidelity, Liability.
Grain Insurance and Guarantee Company	C. W. Clement	Edmonton	Fire, Burglary, Guarantee, Forgery.
Great American Indemnity Company	J. O. Miller	Calgary	Automobile, Plate Glass, Aviation.
Great American Insurance Company	H. B. Macdonald	Calgary	Fire, Hail, Automobile, Earthquake, Tornado, Inland Transportation, Sprinkler Leakage, Explosion, Riot and Civil Commotion, Property Damage, Personal Property, Aviation.
Great West Life Assurance Company	Naldrett White	Calgary	Life.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Company, Limited, of London, England	W. H. Skinner	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Property Damage, Personal Property.
Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, Accident, Sickness, Automobile, Burglary, Tornado, Guarantee, Plate Glass, Sprinkler Leakage, Liability, Inland Transportation, Explosion, Boiler and Machinery, Falling Aircraft.
Guildhall Insurance Company, Limited	C. L. Jacques	Calgary	Fire, Rent, Profit, Use and Occupancy, Weather, Sprinkler Leakage, Limited Explosion, Accident, Sickness, Burglary, Liability, Automobile.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Halifax Fire Insurance Company	Edward A. Cote	Calgary	Fire, Sprinkler Leakage, Tornado, Windstorm, Plate Glass, Automobile, Explosion.
Hardware Dealers' Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Fire, Automobile, Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Riot and Civil Commotion, Property Damage.
Hardware Mutual Fire Insurance Company of Minnesota	J. N. T. Spence	Calgary	Fire, Automobile, Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Riot and Civil Commotion, Property Damage.
Hartford Accident and Indemnity Company	Wm. R. Cope	Calgary	Automobile, Burglary, Plate Glass, Guarantee, Live Stock.
Hartford Fire Insurance Company	Wm. R. Cope	Calgary	Fire, Automobile, Aviation, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Weather, Inland Marine, Live Stock, Transit, Property Damage, Use and Occupancy, Rent, Profit.
Hartford Live Stock Insurance Company	Wm. R. Cope	Calgary	Live Stock.
Home Assurance Company of Canada	Geo. A. Wilson	Calgary	Fire, Automobile, Accident, Sickness, Plate Glass, Inland Transportation.
Home Insurance Company of New York	Jas. A. MacKinnon	Edmonton	Fire, Automobile, Burglary, Earthquake, Explosion, Inland Transportation, Hail, Property Damage, Tornado, Sprinkler Leakage, Weather.
Homestead Fire Insurance Co. of Baltimore	Jas. A. MacKinnon	Edmonton	Fire, Sprinkler Leakage, Tornado, Automobile, Limited Explosion.
Hudson Bay Insurance Company	E. S. Buchan	Calgary	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Workmen's Compensation, Tornado.
Imperial Assurance Company	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion.

Imperial Guarantee and Accident Insurance Co. of Canada	C. E. McManus	Edmonton	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Automobile, Employers' Liability, Guarantee, Public Liability, Sickness, Theft.
Imperial Insurance Office	Jas. H. Robson	Edmonton	Fire, Accident, Automobile, Burglary, Guarantee, Liability, Sprinkler Leakage, Sickness, Tornado, Limited Explosion, Limited Hail, Plate Glass.
Imperial Life Assurance Company of Canada	W. D. Mair	Calgary	Life.
Indemnity Insurance Company of North America	H. V. Heal	Calgary	Accident, Automobile, Burglary, Plate Glass, Sickness, Live Stock, Guarantee, Forgery.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Automobile, Tornado, Earthquake, Aircraft.
Law, Union and Rock Insurance Company, Ltd., of London, England	E. S. Buchan	Calgary	Fire, Accident, Automobile, Burglary, Limited Explosion, Plate Glass, Sickness, Sprinkler Leakage, Guarantee, Tornado, Limited Hail, Inland Transportation, Falling Aircraft, Earthquake, Riot and Civil Commotion, Property Damage.
Legal and General Assurance Society, Ltd.	Frank Freeze	Calgary	Fire, Sprinkler Leakage, Inland Transportation, Explosion, Automobile, Tornado.
Liverpool and London and Globe Insurance Co., Ltd.	Charles McManus	Edmonton	Fire, Employers' Liability, Use and Occupancy, Earthquake, Inland Marine, Sprinkler Leakage, Rent, Profit, Inland Transportation, Tornado, Riot and Civil Commotion, Plate Glass, Guarantee, Surety, Automobile, Sickness, Accident, Burglary, Forgery, Steam Boiler, Explosion, Fidelity, Liability.
Liverpool-Manitoba Assurance Company	H. Gillies	Calgary	Fire, Limited Explosion, Tornado, Rent, Profit, Sprinkler Leakage, Use and Occupancy, Riot and Civil Commotion, Automobile.
Local Government Guarantee Society, Limited	J. L. Brown	Edmonton	Fire, Sprinkler Leakage, Explosion.
London Assurance Corporation	Hornbrook, Whittemore & Allan	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Inland Marine, Inland Transportation, Explosion, Accident, Sickness, Automobile, Burglary, Liability.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
London Canada Insurance Company	Frank Freeze-Cope Agencies	Calgary	Fire, Hail, Automobile, Tornado, Sprinkler Leakage, Limited Explosion, Use and Occupancy, Rent, Profit.
London and County Insurance Company, Limited	J. H. Robson	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Automobile.
London Guarantee & Accident Company, Limited	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Accident, Automobile, Burglary, Sickness, Boiler, Aircraft, Guarantee, Inland Transportation, Plate Glass, Personal Property, Earthquake, Civil Commotion, Property Damage.
London and Lancashire Guarantee and Accident Company of Canada	G. N. Kirkpatrick	Edmonton	Fire, Accident, Sickness, Automobile, Guarantee, Plate Glass, Liability, Burglary, Sprinkler Leakage.
London and Lancashire Insurance Company, Ltd.	G. N. Kirkpatrick	Edmonton	Fire, Inland Marine, Automobile, Tornado, Riot and Civil Commotion, Sprinkler Leakage, Explosion.
London Life Insurance Company	Morley J. Stephenson	Edmonton	Life, Accident, Sickness.
London and Provincial Marine and General Insurance Company, Ltd.	J. O. Miller	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Limited Explosion, Accident, Sickness, Guarantee, Burglary, Property Damage, Automobile, Plate Glass; Employers' Liability.
London and Scottish Assurance Corporation, Ltd.	V. H. Anderson	Calgary	Fire, Weather, Sprinkler Leakage, Burglary, Plate Glass, Automobile.
Loyal Protective Insurance Company	John Banks	Calgary	Accident Health.
Lumbermen's Mutual Casualty Company	John B. Gillies	Edmonton	Plate Glass, Accident, Burglary, Automobile (excluding fire and theft).
Manufacturers' Life Insurance Company	Wm. J. H. Chitrick	Calgary	Life.

Maryland Casualty Company	Jas. O. Miller	Calgary	Accident, Sickness, Burglary, Fly-Wheel, Forgery, Guarantee, Breakdown Electrical Machinery, Plate Glass, Sprinkler Leakage, Steam Boiler, Automobile (excluding fire), Aircraft.
Maryland Insurance Company	C. E. McManus	Edmonton	Fire, Sprinkler Leakage, Explosion, Weather, Hail, Inland Transportation.
Mercantile Insurance Company	T. N. Bowden	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado.
Merchants' and Manufacturers' Fire Insurance Co.	S. O. Tyndale	Calgary	Fire, Tornado, Sprinkler Leakage, Limited Explosion.
Merchants' Marine Insurance Company, Ltd.	C. B. Carr	Calgary	Fire, Automobile, Sprinkler Leakage, Tornado, Property Damage.
Merchants' and Traders' Assurance Company	C. H. Dunham	Calgary	Fire, Automobile, Guarantee, Plate Glass, Transit, Fidelity, Registered Mail, Liability, Parcel Post, Inland Marine, Burglary.
Mercury Insurance Company	J. R. Welton	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Earthquake, Automobile.
Metropolitan Casualty Insurance Company of New York	R. R. Newman	Calgary	Forgery, Automobile (excluding fire and transportation), Burglary, Guarantee, Plate Glass, Sickness, Accident, Liability.
Metropolitan Life Insurance Company	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire and Marine Insurance Company	C. E. McManus	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Tornado, Inland Transportation, Hail.
Mill Owners' Mutual Fire Insurance Company	W. R. Bradley	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Falling Aircraft, Earthquake, Property Damage, Civil Commotion.
Minnesota Implement Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Fire, Automobile, Tornado, Inland Transportation, Sprinkler Leakage, Falling Aircraft, Limited Hail, Limited Explosion, Property Damage, Riot and Civil Commotion.
Monarch Life Assurance Company	W. D. Batters	Edmonton	Life.
Montreal Life Insurance Company	Theo. Van Larken	Calgary	Life.
Motor Union Insurance Company, Limited	Thomas Baillie	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Plate Glass, Automobile.
Mutual Benefit Health & Accident Association	Jas. S. Moffat	Calgary	Sickness, Bodily Injury, Death by Accident.
Mutual Life Assurance Company of Canada	C. W. G. Browning	Edmonton	Life.
National-Ben Franklin Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Sprinkler Leakage.
Nationale Fire Insurance Company of Paris, France	S. O. Tyndale	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Riot and Civil Commotion, Tornado.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage, Personal Property Damage.
National Liberty Insurance Company of America	A. C. Hagen	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado, Personal Property, Marine.
National Life Assurance Company of Canada	W. E. Simpson	Edmonton	Life.
National Liverpool Insurance Company	G. R. H. Anderson	Calgary	Fire, Rent, Profit, Use and Occupancy, Limited Explosion.
National Plate Glass Insurance Co.	S. O. Tyndale	Calgary	Plate Glass.
National Provincial Insurance Company, Limited	Sydney Kidd	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Plate Glass.
National Security Insurance Company	H. V. Heal	Calgary	Fire, Rent, Profit, Use and Occupancy, Weather, Inland Transportation, Sprinkler Leakage, Inland Marine, Explosion.
National Union Fire Insurance Company of Pittsburgh	H. B. Macdonald	Calgary	Fire, Rent, Profit, Use and Occupancy, Weather, Inland Marine, Sprinkler Leakage, Inland Transportation, Explosion.
Newark Fire Insurance Company	Leo Michols	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Ex- plosion, Limited Hail.
New Brunswick Fire Insurance Company	Charles H. Dunham	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado.
New Hampshire Fire Insurance Company	R. L. Greene	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Limited Explosion.
New York Life Insurance Company	A. C. Newcomb	Calgary	Life.
New York Underwriters' Insurance Company	E. S. Buchan	Calgary	Fire, Tornado, Inland Marine, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Explosion, Rent, Profit.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, Automobile, Inland Transportation, Explo- sion, Property Damage, Sprinkler Leakage, Weather, Hail.
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	R. C. Stevenson	Montreal	All Classes except Life and Hail.
North American Life Assurance Company	R. E. Staples	Edmonton	Life.

North British and Mercantile Insurance Company, Limited	F. W. Douglas	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Limited Hail, Earthquake, Personal Property, Public Liability, Employers' Liability, Workmen's Compensation, Falling Aircraft, Property Damage.
North Empire Fire Insurance Company	G. N. Kirkpatrick	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Falling Aircraft, Earthquake, Personal Property, Loss or Damage to Property caused by vehicles.
Northern Assurance Company, Limited, of London, England	James Cleave	Calgary	Fire, Sprinkler Leakage, Accident, Sickness, Automobile, Guarantee, Plate Glass, Burglary, Weather, Inland Transportation, Steam Boiler, Limited Explosion, Public Liability, Property Damage, Employers' Liability.
Northern Life Assurance Company of Canada	W. E. Simpson	Edmonton	Life.
North River Insurance Company	Frank R. Freeze	Calgary	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Northwestern Mutual Fire Association	A. C. MacKay	Calgary	Fire, Rent, Profit, Tornado, Inland Marine, Inland Transportation, Sprinkler Leakage, Automobile, Explosion, Plate Glass, Guarantee, Burglary, Steam Boiler, Live Stock, Liability.
Northwestern National Insurance Company	G. E. H. Smith	Edmonton	Fire, Automobile, Tornado, Sprinkler Leakage, Limited Explosion, Earthquake, Inland Transportation, Personal Property.
North West Fire Insurance Company	R. H. Driscoll	Edmonton	Fire, Use and Occupancy, Rent, Riot, Civil Commotion, Sprinkler Leakage, Tornado.
Norwich Union Fire Insurance Society, Limited	R. F. Swaine	Calgary	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Limited Hail, Inland Transportation, Falling Aircraft, Earthquake.
Ocean Accident and Guarantee Corporation, Limited	G. L. Peet	Calgary	Fire, Accident, Sickness, Automobile, Burglary, Guarantee, Explosion, Plate Glass, Steam Boiler, Electrical Machinery Breakdown, Sprinkler Leakage, Tornado, Limited Hail.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Occidental Fire Insurance Company	F. W. Douglas	Edmonton	Fire, Accident, Burglary, Automobile, Limited Explosion, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Public Liability, Employers' Liability, Workmen's Compensation, Limited Hail, Falling Aircraft, Property Damage.
Occidental Life Insurance Company	G. W. Skene	Calgary	Life.
Pacific Coast Fire Insurance Company	Charles E. Lane	Calgary	Fire, Sprinkler Leakage, Automobile, Explosion, Inland Transportation.
Palatine Insurance Company, Limited	V. B. Graveley	Calgary	Fire, Automobile, Use and Occupancy, Rent, Riot and Civil Commotion, Sprinkler Leakage, Tornado.
Patriotic Assurance Company, Limited	James H. Robson	Edmonton	Fire, Windstorm, Sprinkler Leakage, Limited Explosion, Limited Hail, Automobile.
Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Rent, Profit, Use and Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Automobile, Guarantee, Burglary, Liability, Tornado.
Phenix Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Limited Explosion, Riot and Civil Commotion, Sprinkler Leakage, Tornado.
Philadelphia Fire and Marine Insurance Co.	H. V. Heal	Calgary	Fire, Sprinkler Leakage, Inland Transportation, Tornado, Explosion.
Phoenix Assurance Company, Limited, of London, England	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Earthquake, Automobile, Burglary, Plate Glass, Accident, Sickness, Guarantee, Limited Hail, Inland Transportation, Personal Property, Aircraft, Civil Commotion, Property Damage.
Phoenix Insurance Company of Hartford	G. N. Kirkpatrick	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Use and Occupancy, Rent, Profit, Inland Transportation, Hail.

Pioneer Insurance Company	Leo Michols	Calgary	Fire, Tornado, Sprinkler Leakage, Limited Explosion, Limited Hail.
Planet Assurance Company, Ltd.	James H. Robson	Edmonton	Fire, Windstorm, Limited Explosion, Sprinkler Leakage.
Portage La Prairie Mutual Insurance Co.	J. G. Rowlatt	Edmonton	Fire, Windstorm.
Protective Association of Canada	Robert Mellis	Edmonton	Sickness, Accident.
Providence Washington Insurance Company	J. L. Brown	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation.
Provincial Insurance Company, Limited, of England	G. E. H. Smith	Edmonton	Fire, Automobile, Limited Explosion, Sprinkler Leakage, Tornado, Limited Hail, Falling Aircraft, Earthquake, Riot and Civil Commotion, Property Damage.
Prudential Assurance Company, Limited, of London	H. M. E. Evans	Edmonton	Fire, Automobile, Accident, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Personal Property, Explosion.
Prudential Insurance Company of America	C. M. Bradley	Calgary	Life, Accident, Health.
Quebec Fire Assurance Company	E. F. L. Tavender	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage.
Queen Insurance Company of America	Leo Michols	Calgary	Fire, Automobile, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Limited Hail, Property Damage.
Railway Passengers' Assurance Co. of London, England	F. W. Douglas	Edmonton	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Inland Transportation, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail, Personal Property, Public Liability, Employers' Liability, Property Damage, Falling Aircraft, Workmen's Compensation.
Reliance Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Profit, Rent, Use and Occupancy, Hail, Inland Transportation.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Calgary	Mutual Fire (Lumber Yards only).
Royal Exchange Assurance	J. L. Brown	Edmonton	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Guarantee, Burglary, Automobile, Liability, Tornado.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Royal Insurance Company, Limited, of Liverpool, England	Leo Nichols	Calgary	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Plate Glass, Guarantee, Sickness, Sprinkler Leakage, Tornado, Steam Boiler, Fly-wheel, Inland Transportation, Earthquake, Limited Hail, Electrical Machinery, Riot and Civil Commotion, Aircraft, Property Damage.
Royal Scottish Insurance Company, Limited St. Paul Fire and Marine Insurance Company	V. H. Anderson E. B. Allsopp	Calgary Edmonton	Fire, Sprinkler Leakage, Weather. Fire, Tornado, Explosion, Sprinkler Leakage, Inland Transportation, Automobile, Burglary, Earthquake.
Saint Paul Mercury Indemnity Company of Saint Paul	J. R. Welton	Calgary	Automobile (excluding Fire and Theft).
Saskatchewan Mutual Fire Insurance Co.	K. W. Townshend	Calgary	Fire, Automobile, Windstorm.
Saskatchewan Life Insurance Company	Claude J. Mackay	Edmonton	Life.
Scottish Canadian Assurance Corporation	H. T. Whittemore	Calgary	Fire, Sprinkler Leakage, Limited Explosion.
Scottish Metropolitan Assurance Company, Limited	V. H. Anderson	Calgary	Fire, Automobile, Plate Glass, Guarantee, Inland Transportation, Sprinkler Leakage, Weather.
Scottish Union & National Insur. Co. of Edinburgh, Scotland	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Automobile, Falling Aircraft, Limited Hail, Sprinkler Leakage, Property Damage, Inland Transportation, Personal Property, Limited Explosion, Civil Commotion.
Sea Insurance Company, Limited	H. B. Macdonald	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Inland Transportation.
Security Insurance Company of New Haven	H. B. Macdonald	Calgary	Fire, Sprinkler Leakage, Tornado, Inland Transportation, Limited Hail, Explosion, Riot and Civil Commotion.
Security National Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Limited Explosion, Sprinkler Leakage, Tornado, Hail, Inland Transportation.
Sovereign Life Assurance Company of Canada	L. J. Bayley	Calgary	Life.

Springfield Fire & Marine Insurance Co. of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage, Hail, Inland Transportation.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado.
Sun Insurance Office, Limited	James H. Robson	Edmonton	Fire, Accident, Automobile, Burglary, Guarantee, Liability, Plate Glass, Sprinkler Leakage, Sickness, Tornado, Explosion, Limited Hail, Inland Transportation, Property Damage, Earthquake, Falling Aircraft, Marine.
Sun Life Assurance Company of Canada	R. F. Sutton	Edmonton	Life.
Svea Fire and Life Insurance Company, Limited	R. H. Driscoll	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited or Inherent Explosion, Automobile.
Switzerland General Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire Tornado, Limited Hail, Sprinkler Leakage, Explosion, Riot and Civil Commotion.
Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Rent, Profit, Weather, Burglary, Property Liability, Use and Occupancy, Inland Marine, Sprinkler Leakage, Inland Transportation, Public Liability, Explosion, Automobile, Guarantee, Plate Glass, Accident, Sickness, Falling Aircraft, Earthquake, Civil Commotion, Personal Property.
Travelers' Fire Insurance Company	Frank H. Whitney	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Tornado, Limited Explosion, Limited Aviation, Limited Hail, Automobile.
Travelers' Indemnity Company	Frank H. Whitney	Calgary	Accident, Automobile (excluding Fire), Burglary, Fly-wheel, Plate Glass, Steam Boiler, Property Damage (Limited to Breakdown of Electrical Machinery).
Travelers' Insurance Co. of Hartford	Frank H. Whitney	Calgary	Life, Accident, Sickness.
Union Assurance Society, Limited, of London, England	F. W. Mapson	Calgary	Fire, Automobile, Use and Occupancy, Rent, Riot and Civil Commotion, Inland Transportation, Plate Glass, Sprinkler Leakage, Tornado, Theft, Property Damage.
Union Fire, Accident and General Insurance Company of Paris, France	W. L. Wilkin	Edmonton	Fire, Automobile, Sprinkler Leakage, Tornado, Limited Explosion, Limited Hail.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, Use and Occupancy, Rent, Profit, Sprinkler Leakage, Automobile, Accident, Sickness, Liability, Inland Transportation, Ocean Marine, Explosion, Riot and Civil Commotion, Burglary, Plate Glass, Guarantee, Tornado, Property Damage, Inland Marine.
Union Marine and General Insurance Co., Limited	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion, Inland Transportation, Accident, Sickness, Guarantee, Burglary, Plate Glass, Automobile, Personal Property, Falling Aircraft, Earthquake, Civil Commotion, Property Damage.
United British Insurance Company, Limited	G. R. H. Anderson	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado, Automobile.
United Firemen's Insurance Company	E. F. Gregoire	Calgary	Fire, Weather, Explosion, Sprinkler Leakage.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
United States Fidelity and Guaranty Co.	C. E. Tait	Calgary	Guarantee, Accident, Health, Burglary, Plate Glass, Automobile, Liability.
Urbaine Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Ltd.	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Wapiti Insurance Company	A. R. Hobkirk	Calgary	Fire, Automobile, Tornado.
Wawanesa Mutual Insurance Company	E. E. Garnett	Edmonton	Fire, Weather, Automobile, Theft, Plate Glass, Inland Marine, Public Liability.
Westchester Fire Insurance Company of New York	T. J. S. Skinner	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profit, Hail.
Western Assurance Company	E. S. Buchan	Calgary	Fire, Inland Marine, Inland Transportation, Sprinkler Leakage, Property Damage Accident, Boiler, Automobile, Explosion, Liability, Guarantee, Plate Glass, Sickness, Theft, Workmen's Compensation, Tornado.

Western Empire Life Assurance Company	C. L. Olsen	Edmonton	Life.
Western Life Assurance Company	J. P. Swityk	Calgary	Life.
Westminster Fire Office	Frank Freeze-Cope Agencies, Limited	Calgary	Sprinkler Leakage, Fire, Tornado, Explosion, Automobile.
World Fire & Marine Insurance Company	W. F. Solomon	Calgary	Fire, Inland Marine, Inland Transportation, Tor- nado, Hail, Explosion, Sprinkler Leakage, Riot and Civil Commotion.
Yorkshire Insurance Company, Limited	T. A. Hornibrook	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Limited Explosion, Acci- dent, Sickness, Guarantee, Burglary, Property Damage, Plate Glass, Automobile, Steam Boiler, Machinery, Live Stock, Employers' Liability.
Zurich General Accident and Liability Insurance Company, Limited	W. L. Wilkin	Edmonton	Accident, Sickness, Burglary, Public Liability, Property Liability, Automobile.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1937

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Affiliated Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Riot and Civil Commotion, Explosion.
Canadian Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion.
Individual Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion, Riot and Civil Commotion.
Lumbermen's Underwriting Alliance	Superintendent of Insurance	Edmonton	Fire, Tornado, Riot, Civil Commotion, Explosion, Sprinkler Leakage, Hail, Falling Aircraft, Loss of Rental, Inland Marine.
Manufacturing Lumbermen's Underwriters	Superintendent of Insurance	Edmonton	(In Process of Liquidation.)
Metropolitan Inter-Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion, Riot and Civil Commotion.
New York Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion, Riot and Civil Commotion.
Retail Lumbermen's Inter-Insurance Exchange	Superintendent of Insurance	Edmonton	Fire, Tornado.
Warner Reciprocal Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Use & Occupancy, Sprinkler Leakage, Earthquake, Weather, Explosion, Riot, Civil Commotion, Rent, Aircraft, Automobile, Property Damage, Wind Storm, Tornado.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1937

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British and Canadian Underwriters of the Norwich Union Fire Insurance Co.	Ronald F. Swaine	Calgary	Fire.
Central Canadian Underwriters' Agency of the Toronto General Insurance Company	Frank H. Jones	Edmonton	Fire, Rent, Profit, Weather, Liability, Use and Occupancy, Inland Marine, Inland Trans- portation, Sprinkler, Leakage, Burglary, Plate Glass, Explosion, Guarantee, Auto- mobile, Accident, Sickness.
Delaware Underwriters of the Westchester Fire Insurance Company	T. A. Hornibrook	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Use and Occupancy, Rent, Profit, Inland Trans- portation.
Edinburgh Underwriters' Agency of the Scottish Union and National Insurance Company	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Fidelity (Fire) Underwriters of the Fidelity-Phenix Fire Insurance Company	Toole, Peet & Co., Ltd.	Calgary	Automobile, Explosion, Fire, Inland Transporta- tion, Sprinkler Leakage, Weather.
London Underwriters' Agency of the London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire.
Montreal Underwriters of the Insurance Company of North America	H. V. Heal	Calgary	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Automobile, Tornado, Earthquake, Aircraft.
Nova Scotia Fire Underwriters' Agency of the Home Insur- ance Company of New York	J. O. Miller	Calgary	Fire, Automobile, Earthquake, Inland Transport- ation, Explosion, Property Damage, Sprinkler Leakage, Hail, Weather, Tornado.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1937—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Pearl Underwriters' Agency of the Pearl Assurance Company	Z. W. Dean	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Automobile, Guarantee, Burglary, Use and Occupancy, Inland Transportation, Rent, Profit, Inland Marine, Liability.
Rochesters Underwriters' Agency of the Great American Insurance Company of New York	T. A. Hornbrook	Calgary	Fire, Hail, Automobile, Inland Transportation, Earthquake, Tornado, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Aircraft, Property Damage, Personal Property.
United Assurance Underwriters' Agency of the Canadian Indemnity Company	H. B. Macdonald	Calgary	Fire, Automobile, Guarantee, Forgery, Accident, Sickness, Burglary, Liability, Plate Glass, Inland Transportation.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York	J. O. Miller	Calgary	Fire, Automobile, Burglary, Earthquake, Explosion, Hail, Property Damage, Inland Transportation, Sprinkler Leakage, Tornado, Weather.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1937

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Aid Association for Lutherans	Robert J. Lumley	Calgary	Fraternal Life, Sickness, Disability.
Alliance Nationale	Adelard Baril	Edmonton	Fraternal Life, Sickness, Accident.
Ancient Order of Foresters	W. T. M. Little	Calgary	Sickness, Funeral Benefits.
Ancient Order of United Workmen of the Canadian North-West	A. V. Evans	Calgary	Fraternal Life.
Canadian Order of Foresters	H. B. Speer	Edmonton	Fraternal Life and Sick Benefits.
Canadian Woodmen of the World	Gremer Johnson	Markerville	Fraternal Life, Sickness, Funeral Benefits.
Grand Council of Catholic Mutual Benefit Association of Canada	E. McCormick	Calgary	Fraternal Life, Sickness.
Grand Orange Lodge of British America	R. J. Edgar	Calgary	Fraternal Life.
Independent Mutual Benefit Federation	Joseph L. Mullen	Calgary	Funeral Benefits.
Independent Order of Foresters	P. W. Abbott	Edmonton	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity.	Charles A. Potter	Edmonton	Sick and Funeral Benefits.
Knights of Columbus	Wm. A. Wells	Edmonton	Fraternal Life.
Lutheran Brotherhood	Oluf Asper	Wetaskiwin	Fraternal Life and Disability.
Lutheran Mutual Aid Society	Wm. Wahl	Barhead	Fraternal Life and Disability.
Maccabees, The	Jas. S. Green	Calgary	Fraternal Life, Disability, Sickness.
Modern Woodmen of America	W. E. Deckard	Lacombe	Fraternal Life and Disability.
National Slovak Society of the United States of America	George Klesken	Bellevue	Fraternal Life.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Fraternal Benefits.
Sons of Norway, Supreme Lodge of	Sigurd Letsrud	Viking	Fraternal Life, Old Age Benefits.
Women's Benefit Association	Mrs. Hilda A. Nimmo	Edmonton	Fraternal Beneficiary.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1937

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	\$ 33,611.95	.....	\$ 12,798.73	\$ 208.00	\$ 46,618.68
Canada Life Assurance Company	474,952.36	.....	53,650.62	65,380.04	593,983.02
Commercial Life Assurance Company of Canada	173,322.97	.....	32,733.40	27,788.42	233,844.79
Confederation Life Association	336,368.90	.....	7,111.27	15,011.36	358,491.53
Continental Life Insurance Company	100,282.12	.....	.....	1,472.84	101,754.96
Crown Life Insurance Company	80,189.15	.....	.....	83,977.03	164,166.18
Dominion of Canada General Insurance Company	18,092.37	.....	258.90	3,787.88	21,881.15
Dominion Life Assurance Company	241,861.48	.....	.....	21,658.06	263,519.54
T. Eaton Life Assurance Company	28,707.05	.....	.....	.....	28,707.05
Empire Life Insurance Co. (Retired from Province Dec. 31, 1933)	14,952.96	.....	.....	603.14	15,556.10
Equitable Life Insurance Company of Canada (Retired from Province Dec. 31, 1934)	46,016.29	.....	22.17	.....	46,038.46
Excelsior Life Insurance Company	141,242.76	.....	.....	3,597.69	144,840.45
Great-West Life Assurance Company	857,820.43	.....	32,204.03	28,275.15	918,299.61
Imperial Life Assurance Company of Canada	431,450.74	.....	1,361.43	36,031.90	468,844.07
London and Scottish Assurance Corporation, Limited (Retired from Province Dec. 31, 1934)	8,226.41	.....	.....	.....	8,226.41
London Life Insurance Company	518,825.00	\$ 3,661.25	33,702.56	14,176.51	570,365.32
Manufacturers' Life Insurance Company	560,630.59	.....	633.14	25,714.73	586,978.46
Metropolitan Life Insurance Company	446,172.30	436,387.26	12,775.41	16,837.24	912,172.21
Monarch Life Assurance Company	126,542.56	.....	.....	8,776.65	135,319.21
Montreal Life Insurance Company	30,391.44	.....	1,860.40	1,598.19	33,850.03
Mutual Life Insurance Company of Canada	807,297.42	.....	9,330.75	8,754.42	825,382.59
National Life Assurance Company of Canada	67,173.94	.....	202.56	1,086.21	68,462.71
New York Life Insurance Company	338,290.11	.....	.....	2,318.05	340,608.16
North American Life Assurance Company	431,924.96	.....	5,081.89	48,123.60	485,130.45
Northern Life Assurance Co. (Retired from Province Dec. 31, 1937)	60,724.94	.....	1,692.28	643.28	63,060.50
Occidental Life Insurance Company	38,281.11	.....	.....	.....	38,281.11
Phoenix Assurance Company of London, England (Retired from Province Dec. 31, 1927)	1,744.25	.....	.....	.....	1,744.25
Prudential Insurance Company of America	307,671.67	421,976.18	1,834.27	2,111.22	733,593.34
Royal Insurance Company, Limited	8,346.76	.....	.....	.....	8,346.76
Saskatchewan Life Insurance Company	53,216.89	.....	.....	460.20	53,677.09
Sovereign Life Assurance Company	60,191.45	.....	.....	4,712.24	64,903.69
Standard Life Assurance Co. (Retired from Province Dec. 31, 1933)	10,697.57	.....	.....	.....	10,697.57
Sun Life Assurance Company of Canada	1,101,572.23	.....	84,410.14	127,033.63	1,313,016.00
Travelers' Insurance Company	118,972.78	.....	3,899.77	100.00	122,972.55
Western Empire Life Assurance Company	58,727.68	.....	.....	5,175.87	63,903.55
Western Life Assurance Company	29,515.91	.....	.....	.....	29,515.91
	\$8,164,009.50	\$ 862,024.69	\$ 295,563.72	\$ 471,436.52	\$9,793,034.43

LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1937

COMPANY	Death Claims			Matured Endow-ments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group					
Aetna	\$ 206,551.76		\$ 47,988.00	\$ 46,522.84	\$ 2,358.94	\$ 1,452.27	\$ 22,558.94	\$ 3,811.21
Canada	16,143.00		20,342.66	11,250.00	218,862.91	55,656.07	598,140.52	598,140.52
Commercial	104,314.00		8,000.00	23,705.38	149,253.38	70,736.25	8,091.66	103,399.83
Confederation	21,500.00			9,964.00	37,420.80	1,720.00	78,973.00	364,100.29
Continental	22,945.74			17,560.00	29,609.20	9,431.73	84,265.83	78,973.00
Crown	41,600.00			9,819.50	100,133.66	32,822.94	445.88	9,211.76
Dominion of Canada General	6,000.00				6,595.50	1,230.17	4,493.36	188,869.46
Dominion Life								13,825.67
T. Eaton Life								
Empire Life Insurance Company (Retired from Province, Dec. 31, 1933)	22,536.99				8,894.67	321.55		31,753.21
Equitable Life Insurance Co. (Retired from Province Dec. 31, 1934)	2,932.00			3,723.00	16,234.85	5.40	1,108.50	24,023.75
Excelsior	47,100.00			25,184.00	63,310.31	31,148.79	1,745.20	168,488.30
Great-West	212,851.36		20,500.00	63,061.00	329,514.11	190,598.63	26,746.29	843,271.39
Imperial	87,230.40		2,500.00	28,058.00	165,043.09	54,036.95	5,370.50	342,238.94
London and Scottish (Retired from Province Dec. 31, 1934)	1,000.00			1,000.00	3,221.80	493.53		5,715.33
London	85,019.25	\$ 2,117.60	19,500.00	21,458.80	120,506.40	72,052.12	19,734.02	340,388.19
Manufacturers'	131,815.10			42,254.00	296,522.36	73,171.77	12,362.43	556,125.66
Metropolitan	85,452.00	36,438.74	2,255.00	96,643.76	302,130.77	128,737.73	30,864.76	682,522.76
Monarch	14,411.15			8,000.00	56,258.75	16,706.66	3,436.00	98,812.56
Montreal	1,158.00		500.00	5,000.00	6,268.61	1,226.08	611.00	14,763.69
Mutual Life	154,259.11		4,000.00	73,739.00	314,908.91	178,968.14	26,491.86	752,367.02
National	12,000.00			5,417.45	24,096.83	12,813.24	655.00	54,982.52
New York Life	140,656.36			19,250.00	160,908.31	65,264.58	35,751.23	421,830.48
North American	59,797.72		1,420.33	74,543.00	201,184.64	93,986.70	12,944.67	443,877.06
Northern Life Assurance Company (Retired from Province Dec. 31, 1937)	6,695.00			1,050.00	41,452.06	10,723.32	1,301.61	61,221.99
Occidental	15,691.48			3,000.00	2,683.73	1,118.85		22,494.06
Phoenix Assurance (Retired from Province Dec. 31, 1927)								
Prudential	37,222.94			51,212.37	1,689.00	53.62	14,427.97	1,742.62
Royal	8,110.00			8,110.00	294,842.98	119,288.52		559,092.38
Saskatchewan Life	2,783.00			2,783.00	2,830.55	282.00	320.00	11,222.55
Sovereign	5,906.00			2,000.00	9,024.35	548.90	2,229.70	12,676.25
Standard Life Assurance Company (Retired from Province, Dec. 31, 1933)	4,500.00				24,466.90	6,849.48		41,452.08
Sun Life	270,498.08		30,323.50	64,824.99	2,967.00	2,841.46	100.00	1,076,436.83
Travelers	30,317.46			2,784.00	464,408.48	193,869.05	52,572.73	58,872.18
Western Empire Life	6,353.00			3,000.00	19,500.76	2,751.55	6,269.96	33,020.92
Western Life	1,569.86			6,150.00	43,288.17	7,422.20	100.00	58,530.23
	\$1,866,940.76	\$ 80,653.94	\$ 157,329.49	\$ 720,174.71	\$3,595,935.23	\$1,450,453.10	\$ 301,441.75	\$8,172,928.98

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1937

COMPANY	At end of 1936		Additions				Deductions								At end of 1937		Amount Re-insured		
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Ceased by Surrender		Ceased by Lapse					Other Deductions	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		No.	Amount
Aetna	* 353	\$ 1,991,293	33	\$ 62,368	4	\$ 41,858					12	\$ 26,500	14	\$ 28,980	4	\$ 28,706	360	\$ 2,011,333	
Canada	* 6,741	\$ 22,354,080	298	693,239	24	703,246	61	\$ 290,999	13	\$ 31,536	321	854,175	98	190,249	40	444,994	6,530	21,938,612	\$ 1,420,998
Commercial	3,796	6,974,577	819	919,316	27	193,792	12	33,129	12	11,250	102	173,907	400	385,844	128	366,736	3,988	7,116,819	19,000
Confederation	4,722	10,188,494	212	471,837	177	730,595	26	76,134	14	17,761	219	437,118	48	121,838	217	791,811	4,587	9,946,264	32,610
Continental	1,947	3,363,932	311	418,218	76	102,638	12	22,500	10	12,870	73	126,191	216	257,520	15	65,554	2,008	3,400,153	181,893
Crown	* 1,654	* 2,874,704	177	290,136	37	79,367	11	18,142	6	17,560	71	119,873	102	190,779	1	36,982	1,677	2,860,871	51,680
Dominion of Canada General	410	742,416	50	77,000							32	47,839	15	19,023	5	5,971	408	746,583	80,727
Dominion	3,878	9,304,809	234	478,308	20	60,606	13	38,616	11	26,899	182	417,300	78	184,031	207	1,104,579	3,641	8,072,298	219,452
T. Eaton Life	525	974,248	50	128,369	7	11,701	1	5,000			30	48,749	3	7,130	16	29,246	532	1,024,193	20,000
Empire Life Insurance Co. (Retired from Province Dec. 31, 1933)	1,129	1,430,925			22	33,500	16	20,390			55	70,471	19	23,577		2,023	1,061	1,347,964	
Equitable Life (Retired from Province Dec 31, 1934)	786	1,785,889			1	1,956	4	19,994	3	3,723	37	87,802			4	13,652	739	1,662,674	
Excelsior	2,317	4,595,136	336	506,321	171	261,065	17	39,600	17	25,284	122	211,427	108	246,307	174	483,739	2,386	4,356,165	99,598
Great-West	11,825	31,612,118	489	1,418,338	183	707,225	78	252,822	34	64,091	495	1,024,169	180	490,570	202	884,262	11,508	31,021,767	238,827
Imperial	6,255	14,632,135	504	972,744	43	93,331	32	69,890	15	34,425	286	650,372	126	225,085	395	1,549,992	5,948	13,168,446	329,410
London and Scottish (Retired from Province Dec. 31, 1934)	* 253	* 397,172			2	2,137	2	4,028	3	3,300	9	15,034			1	869	240	376,078	
London	5,406	19,482,845	582	2,291,437	270	1,176,816	28	76,612	18	19,263	234	625,532	165	509,568	225	1,321,923	5,588	20,398,200	420,143
Manufacturers'	* 9,009	* 18,545,923	666	1,423,558	27	61,989	47	95,729	22	43,433	482	971,731	266	459,231	81	212,728	8,804	18,248,618	293,940
Metropolitan	54,787	25,547,487	5,440	2,911,036	2,801	1,942,794	273	123,106	613	101,343	3,142	969,314	4,585	1,769,617	925	1,311,865	53,490	26,126,072	
Monarch	2,591	4,816,071	274	442,063	65	21,402	9	17,610	6	8,000	122	214,601	165	271,409	83	287,274	2,545	4,480,642	95,119
Montreal	703	1,470,679	80	106,032	11	25,330			1	5,000	22	43,916	68	147,588	31	110,627	672	1,294,910	13,675
Mutual Life	* 12,061	26,541,533	692	1,425,278	527	1,090,248	79	265,951	42	65,463	441	1,103,861	295	542,553	825	1,571,458	11,598	25,507,773	353,744
National	1,233	2,478,042	9	14,500	30	89,455	6	19,477	1	4,673	54	97,779	29	69,470	41	123,607	1,141	2,266,991	85,376
New York Life	6,067	13,435,670	119	202,000	131	234,637	43	135,371	12	19,166	165	379,790	49	72,800	260	556,762	5,788	12,708,418	56,000
North American	* 6,082	* 13,603,173	346	902,557	65	239,124	51	96,363	49	70,880	322	623,823	125	311,815	39	377,394	5,985	13,264,579	137,341
Northern Life Assurance Co. (Retired from Province Dec. 31, 1937)	1,422	2,325,581	16	63,656	173	489,813	8	32,660	1	1,050	97	125,741	38	108,806	201	378,566	1,266	2,232,227	41,868
Occidental	695	1,442,235	42	98,495	53	109,624	10	18,273			18	42,000	67	164,780	6	11,065	689	1,414,236	
Phoenix Assurance (Retired from Province Dec. 31, 1927)	31	88,412				6,130					1	2,715					30	91,827	
Prudential	57,243	19,791,311	6,117	2,384,767	183	329,930	230	70,317	365	62,034	2,781	816,325	699	466,283	3,407	1,202,025	56,061	19,889,024	
Royal	133	336,664	23	35,255	2	508	2	8,110			7	13,199					149	351,118	
Saskatchewan Life	1,470	1,752,120	402	491,967		84,990	2	1,500			37	55,250	230	289,445	47	10,000	1,556	1,972,882	36,500
Sovereign	1,269	2,184,287	175	307,300	25	44,299	7	7,751	2	2,000	53	85,055	45	88,150	60	196,229	1,302	2,156,701	28,500
Standard Life Assurance Co. (Retired from Province Dec. 31, 1933)	133	472,713			3	12,916	4	42,908							3	14,316	129	428,405	
Sun Life	14,952	38,893,077	1,134	2,398,942	227	1,458,588	73	248,504	41	64,744	872	1,820,792	329	559,664	351	1,597,263	14,647	38,459,640	259,338
Travelers'	960	4,741,606	25	182,700	1	180,810	7	27,500	2	2,500	25	101,900	7	54,500	10	115,600	935	4,803,116	6,165
Western Empire Life	1,307	2,323,973	623	898,649	38	62,278	2	3,500	3	3,000					407	667,107	1,556	2,611,293	13,500
Western Life	849	1,255,183	476	451,500	1	1,000	6	5,000			44	98,586	134	154,500			1,142	1,449,597	10,000
	224,994	\$314,750,513	20,754	\$ 23,467,886	5,427	\$ 10,685,698	1,172	\$ 2,187,486	1,316	\$ 721,248	10,965	\$ 12,502,837	8,703	\$ 8,411,112	8,370	\$ 15,874,925	220,686	\$309,206,489	\$ 4,545,404

*Figure carried forward from previous statement differs due to change in system of compiling returns.
Italics denote red ink figures.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1937
(Total Business of Society)

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Premium Income	Total Disburse- ments
Alliance Nationale	680 West Sherbrooke Street, Montreal, Quebec	\$ 11,275,828.72	\$ 1,061,656.05	\$ 805,306.14	\$ 1,082,231.56
Ancient Order of Foresters	7 Gerard Street W., Toronto, Ontario	417,794.21	2,829.89	41,339.79	47,196.36
Ancient Order of United Workmen of the Canadian North West	208 McIntyre Block, Winnipeg, Manitoba	659,630.64	25,603.87	38,220.02	103,206.26
Aid Association for Lutherans	326 Mackay Street, Ottawa, Ontario	25,091,603.57	2,852,255.02	4,323,459.71	2,667,279.98
Canadian Order of Foresters	84 Market Street, Bramford, Ontario	17,334,081.10	146,680.36	853,509.89	1,183,248.92
Canadian Woodmen of the World	Woodmen of the World Building, London, Ont.	1,938,001.85	21,008.45	84,679.50	146,203.61
Grand Council of the Catholic Mutual Benefit Association of Canada	1015 St. Denis Street, Montreal, Quebec	1,479,673.59	24,601.27	83,927.36	175,342.99
Grand Orange Lodge of British America	101 Berti Street, Toronto, Ontario	1,641,714.33	23,413.68	96,375.82	74,787.92
Independent Mutual Benefit Federation	165 Spadina Ave., Toronto, Ontario	9,058.51	809.09	22,385.59	20,322.91
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ontario	44,943,525.28	3,443,964.89	4,802,356.58	4,723,463.76
Independent Order of Oddfellows, Manchester Unity	236 Sample Ave., Winnipeg, Manitoba	51,967.45	960.06	2,404.09	1,625.33
Knights of Columbus	London, Ontario	47,512,833.41	509,553.79	6,245,386.59	4,938,715.37
Lutheran Mutual Aid Society	49 Stadacona Street, Winnipeg, Manitoba	7,964,455.73	761,731.12	1,649,223.91	1,146,214.38
Lutheran Brotherhood	460 Main Street, Winnipeg, Manitoba	7,523,062.79	825,873.13	2,109,885.20	1,084,823.93
Macabees	1239 16th Ave. W., Calgary, Alberta	50,698,359.60	946,843.40	5,982,176.58	8,153,208.58
Modern Woodmen of America	247 Scotia Street, Winnipeg, Manitoba	72,217,590.75	1,725,191.45	20,498,843.26	18,121,353.01
National Slovak Society of United States of America	Bellevue, Alberta	6,675,631.31	283,735.18	569,657.77	810,993.47
Order of United Commercial Travelers of America	171 Market Street, Winnipeg, Manitoba	1,290,182.86	613,434.96	1,083,032.98	975,217.64
Sons of Norway	278 Main Street, Winnipeg, Manitoba	2,298,150.32	29,080.69	403,795.75	277,586.53
Women's Benefit Association	Lock Box 234, Sarnia, Ontario	38,047,638.59	354,028.08	4,352,325.00	3,218,595.37
		\$339,070,784.61	\$13,653,254.43	\$54,048,291.53	\$48,951,616.88

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS
IN ALBERTA, 1937

Name of Society	Premiums (Including Dues)				Total	Disbursements				
	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds		Mortuary Fund	Sick and Funeral Funds	General Fund	Other Funds	Total
Alliance Nationale	\$ 507.00	\$ 44.27	\$ 157.39		\$ 708.66	\$ 780.00	\$ 13.57	48.80		\$ 842.37
Ancient Order of Foresters		705.02	114.76		819.78		343.97			343.97
Ancient Order of United Workmen of the Canadian North West	4,731.08		72.37		4,803.45	13,441.04		831.46		14,272.50
Aid Association for Lutherans	1,982.64		1,022.73	106.93	3,112.30	414.47		1,670.73	9.84	2,095.04
Canadian Order of Foresters	14,308.21	1,008.49	1,986.92		17,303.62	19,012.87	869.90	2,881.70		22,761.47
Canadian Woodmen of the World	241.89				241.89	635.83				635.83
Grand Council of the Catholic Mutual Benefit Association of Canada	611.32	4.30	54.75		670.37	1,622.46		30.00		1,652.46
Grand Orange Lodge of British America	3,155.60				3,155.60			Not available		Not available
Independent Mutual Benefit Federation		3,539.63	1,676.00	646.67	5,862.30		3,574.84	Not available	250.00	3,824.84
Independent Order of Foresters	9,071.16	566.44		16.80	9,654.40	14,410.19	367.47	available		14,777.66
Independent Order of Oddfellows, Manchester Unity		513.18		43.60	556.78		721.87		10.14	732.01
Knights of Columbus	10,719.49		1,700.72		12,420.21	7,000.00		974.49		7,974.49
Lutheran Mutual Aid Society	2,481.74		459.30	184.65	3,125.69	2,168.44		13.19	2.53	2,184.16
Lutheran Brotherhood	3,492.80		285.15	9.82	3,787.77	365.39		69.33		434.72
Maccabees	3,589.25	40.27	1,171.12	218.31	5,018.95	1,037.46	71.00	2,846.73		3,955.19
Modern Woodmen of America	22,877.81		1,296.37	83.97	24,258.15	12,553.94		399.09		12,953.03
National Slovak Society of United States of America	1,587.45	86.84		298.02	1,972.31	2,000.00				2,000.00
Order of United Commercial Travelers of America			1,528.05	4,814.65	6,342.70				5,689.24	5,689.24
Sons of Norway	1,073.63		805.54		1,879.17	562.48		600.00		1,162.48
Women's Benefit Association	3,679.69		1,248.23	381.05	5,308.97	638.00		1,065.44	31.00	1,734.44
	\$ 82,110.76	\$ 6,508.44	\$ 13,579.40	\$ 6,804.47	\$109,003.07	\$ 76,642.57	\$ 5,962.62	\$ 11,430.96	\$ 5,992.75	\$100,028.90

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1937

Name of Society	Number at end of 1936		Additions				Deductions				At end of 1937																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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Alliance Nationale	29	\$ 29,148.17																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1937

Name of Society	Number at end of 1936		New Issued	Revived	Terminated by Death	Lapsed	Number at end of 1937
	No.	Amount					
Alliance Nationale	9					1	8
Aid Association for Lutherans	3		2			2	3
Ancient Order of Foresters	99			1	1		99
Canadian Order of Foresters	274		10	2	3	11	272
Grand Council of the Catholic Mutual Benefit Association of Canada	2						
Independent Mutual Benefit Federation	448		158	64	2	1	1
Independent Order of Foresters	112					106	562
Independent Order of Oddfellows, Manchester Unity	144		1			7	105
Lutheran Brotherhood	7				2	9	134
Maccabees	2		4	1		1	6
Order of United Commercial Travelers of America	413		22	22	4	62	391
	1,513		197	90	12	201	1,587

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1937

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at end of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
JOINT STOCK:							
Acadia Fire Insurance Company	\$ 10,042.02	\$ 2,405.64	\$ 7,636.38	\$ 7,700.58	\$ 1,411.82	18.33	\$ 2,819,880.00
Aetna Insurance Company	20,202.28		20,202.28	19,972.95	5,731.49	28.69	3,207,497.00
Agricultural Insurance Company	4,397.37	802.48	3,594.89	3,805.36	355.20	9.33	930,386.00
Alliance Assurance Company, Limited	25,822.63	2,502.22	23,320.41	31,807.83	33,045.81	103.89	6,753,696.00
Alliance Insurance Company of Philadelphia	7,232.47	84.78	7,147.69	7,081.79	1,795.47	25.35	1,455,512.00
American Alliance Insurance Company	36,560.34	30,449.77	6,110.57	6,113.60	2,261.26	36.99	3,734,549.00
American Central Insurance Company	14,944.40	11,344.70	3,599.70	3,690.85	1,361.35	36.88	2,705,542.00
American Home Fire Assurance Company	5,289.52	1,009.60	4,279.92	5,104.76	1,872.15	36.67	1,798,640.00
American Insurance Company of Newark, N.J.	6,856.74	1,425.76	5,430.98	6,182.83	1,975.77	31.96	2,523,073.00
Anglo-Scottish Insurance Company, Limited	17,315.33	72.57	17,242.76	19,202.52	8,912.43	46.41	2,343,116.00
Atlas Assurance Company, Limited	4,748.65		4,748.65	2,113.05	7,121.21	337.01	246,039.00
Baltimore American Insurance Company of New York	8,435.12	501.98	7,933.14	8,361.19	10,530.80	125.95	1,147,382.00
Baloise Fire Insurance Company	6,032.14	3,875.54	2,156.60	2,277.37	859.62	37.74	514,665.00
Beaver Fire Insurance Company	5,781.47	514.24	5,267.23	6,246.02	6,212.06	99.46	567,972.00
Bee Fire Insurance Company	7,925.25	1,175.05	6,750.20	7,212.27	688.49	9.55	1,767,019.00
Boston Insurance Company	27,533.27	1,258.45	26,274.82	27,775.80	4,989.82	17.96	5,375,837.00
British America Assurance Company	14,455.23	1,871.04	12,584.19	13,186.37	5,941.25	45.06	1,630,205.00
British Canadian Insurance Company	23,762.09	1,490.10	22,271.99	21,456.01	5,669.96	26.43	6,041,095.00
British Crown Assurance Corporation, Limited	9,720.48	498.91	9,221.57	11,011.27	924.66	8.40	1,705,860.00
British Empire Assurance Company	7,558.82	5,399.00	2,159.82	2,212.58	817.01	36.93	1,401,117.00
British and European Insurance Company, Limited	6,231.65	2,631.95	3,599.70	3,687.69	1,361.35	36.92	1,379,378.00
British General Insurance Company, Limited	3,839.48	1,181.11	2,658.37	2,758.19	764.92	27.73	419,850.00
British Law Insurance Company, Limited	22,757.18	6,359.64	16,397.54	16,030.29	6,707.99	41.84	7,465,712.00
British Northwestern Fire Insurance Company	9,943.56	275.25	9,668.31	9,084.21	697.47	7.68	1,548,582.00
British Oak Insurance Company, Limited	28,330.78	10,400.25	17,930.53	18,099.79	8,673.19	47.92	3,843,783.00
British Traders' Insurance Company, Limited	* 5,852.31		* 5,852.31	* 3,742.50	* 2,577.51	*68.87	* 314,732.00
(All re-insured by the Home Insurance Company of New York)							
Caledonian American Insurance Company	3,179.61	671.45	2,508.16	2,480.93	179.98	7.25	453,163.00
Caledonian Insurance Company	17,600.44	1,358.31	16,402.13	15,311.62	2,750.80	17.97	4,078,219.00
California Insurance Company of San Francisco	3,992.92	1,833.10	2,159.82	2,212.60	817.01	36.93	896,116.00
Canada Accident and Fire Assurance Company	14,912.99	6,273.72	8,639.27	8,850.46	3,269.05	36.94	3,074,645.00
Canada Security Assurance Company	22,509.13	6,247.61	16,261.52	14,374.97	4,206.29	29.26	2,282,443.00
Canadian Fire Insurance Company	47,624.02	6,445.65	46,979.37	46,708.13	8,619.90	18.45	7,555,910.00
Canadian General Insurance Company	23,694.07	10,582.26	13,111.81	9,641.67	10,464.69	108.53	3,431,366.00
Canadian Indemnity Company	23,447.95	338.69	23,109.26	24,086.77	8,053.55	33.43	3,472,802.00

Canadian Surety Company	3,798.41	1,545.94	2,252.47	2,020.66	394.64	19.54	560,811.00
Car and General Insurance Corporation, Limited	72,113.73	53,819.63	18,294.10	27,087.03	7,765.41	28.66	11,431,991.00
Casualty Company of Canada	7,745.57	2,634.57	5,111.52	4,536.53	269.07	5.93	1,813,915.00
Central Insurance Company, Limited	14,525.85	8,290.84	6,235.01	6,714.47	1,926.62	28.69	1,472,279.00
Century Insurance Company, Limited	14,463.06	6,977.69	7,485.37	8,345.07	3,231.30	37.74	2,708,839.00
Citizens Insurance Company of New Jersey	5,475.05	2,339.42	3,135.63	2,942.68	167.25	5.68	585,958.00
City of New York Insurance Company	* 8,551.81	* 417.00	* 8,134.81	* 8,336.70	* 4,567.86	* 54.79	* 1,571,523.00
Columbia Insurance Company	(All re-insured by the Home Insurance Company of New York)						
Commercial Union Assurance Company, Limited	7,927.98	5,382.52	2,545.46	2,566.67	470.62	18.34	1,017,740.00
Connecticut Fire Insurance Company	79,207.04	49,500.77	29,706.27	29,413.07	13,187.21	44.83	17,135,193.00
Continental Insurance Company	20,044.66	7,745.66	12,299.00	12,263.77	3,068.94	25.02	3,202,600.00
Cornhill Insurance Company, Limited	22,645.76	1,741.19	20,904.57	21,257.59	9,270.62	43.61	5,426,801.00
County Fire Insurance Company of Philadelphia	12,429.83		11,582.36	11,582.36	4,505.56	38.90	2,164,639.00
County Fire Insurance Company of Philadelphia	3,569.09	2,346.97	1,222.12	1,222.70	452.25	36.99	5,244,255.00
Dominion of Canada General Insurance Company	16,792.64	4,715.03	12,077.61	10,288.81	1,205.03	11.71	5,748,193.00
Dominion Fire Insurance Company	21,382.69	2,925.14	18,457.55	19,078.01	9,089.19	47.64	5,826,037.00
Eagle, Star Insurance Company, Limited	23,206.70	266.95	22,939.75	21,992.55	8,234.16	37.85	6,556,693.00
Employers' Liability Assurance Corporation, Limited	24,048.27	3,549.67	20,498.60	21,251.94	10,663.63	50.17	5,488,853.00
Ensign Insurance Company	8,301.53	1,001.10	7,300.43	8,629.27	1,961.04	22.73	2,078,387.00
Equitable Fire and Marine Insurance Company	14,432.17	11,972.37	2,459.80	2,452.98	613.79	25.02	2,207,808.00
Eureka Security Fire and Marine Insurance Company	6,241.48	310.45	5,931.03	2,890.73	2,938.20	101.64	635,781.00
Fidelity Phenix Fire Insurance Company of New York	14,750.66	851.56	13,899.10	12,663.36	8,194.01	64.71	3,020,734.00
First American Fire Insurance Company	3,698.24	118.33	3,579.91	3,442.12	556.33	16.16	698,268.00
First National Insurance Company of America	15,127.22	15,127.22					3,094,616.00
Fire Insurance Company of Canada	6,804.10	104.50	6,699.60	6,467.22	2,020.88	31.25	7,608,727.00
Fire Association of Philadelphia	12,681.26	4,450.15	8,231.11	8,155.74	2,463.57	30.27	2,068,874.00
Firemen's Insurance Company of Newark, N.J.	6,617.12	107.10	6,510.02	7,920.49	8,100.02	102.27	1,535,148.00
Franklin Fire Insurance Company of Philadelphia	* 10,851.84		* 10,851.84	* 12,381.28	* 4,556.89	* 33.19	* 1,616,921.00
General Accident Assurance Company of Canada	6,972.26	1,399.64	5,572.62	5,448.67	1,368.08	25.10	1,104,080.00
General Accident, Fire and Life Assurance Corporation, Limited	24,619.17	3,431.61	21,187.56	22,021.69	2,332.19	10.59	2,764,154.00
General Fire Insurance Company of Paris	15,236.80	4,836.55	10,400.25	8,364.83	4,789.91	57.26	1,474,538.00
General Insurance Company of America	54,741.06	1,573.90	53,167.16	49,151.97	18,153.17	36.93	14,809,183.00
Girard Fire and Marine Insurance Company	2,727.58	2,727.58	3,161.54	3,161.54	8,713.58	275.61	616,192.00
Globe Falls Insurance Company	15,214.29	2,631.67	12,582.62	14,827.58	5,228.66	35.26	2,749,659.00
Globe Indemnity Company of Canada	22,612.64	14,818.88	7,793.76	8,393.09	2,408.27	28.69	1,840,347.00
Grain Insurance and Guarantee Company	157,308.34	7,914.59	149,393.75	146,940.63	29,243.61	19.90	13,693,285.00
Great American Insurance Company	67,125.52	13,002.97	54,122.55	54,334.54	21,086.11	38.81	26,759,857.00
Guardian Insurance Company of Canada	6,693.79	1,079.32	5,614.47	5,932.92	23.43	40	1,625,307.00
Guardian Insurance Company, Limited, of London, England	21,678.06	1,314.60	20,363.46	21,057.54	5,723.34	27.18	3,544,977.00
Guildhall Insurance Company, Limited	5,142.86	1,618.81	3,526.05	3,213.03	1,655.74	51.53	728,280.00
Halifax Fire Insurance Company	26,567.59	9,514.87	17,052.72	10,618.38	3,503.93	32.99	2,642,803.00
Hartford Fire Insurance Company	27,053.52	1,186.36	25,867.16	25,754.00	3,944.75	15.32	6,797,717.00
Home Assurance Company of Canada	6,155.73	5,540.38	615.35	580.47	1,335.21	230.02	798.00

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1937—Continued

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at End of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
Home Insurance Company of New York	180,086.55	4,268.82	175,817.63	172,335.02	73,734.71	42.78	18,294,005.00
Homestead Fire Insurance Company	*21,148.26	* 854.88	*20,293.38	*21,365.15	* 10,501.38	*49.16	* 1,622,744.00
Hudson Bay Insurance Company	28,289.47	18,537.27	9,752.20	10,502.14	3,013.42	28.69	2,302,795.00
Imperial Assurance Company	8,803.35	3,712.43	5,090.92	5,133.54	941.20	18.33	1,307,424.00
Imperial Guarantee and Accident Insurance Co. of Canada	6,286.71	1,095.31	5,191.40	5,859.05	168.02	2.87	745,695.00
Imperial Insurance Office	6,036.01	598.47	5,437.54	5,834.07	486.18	8.33	2,184,840.00
Insurance Company of North America	24,682.92	643.13	24,039.79	26,533.63	13,843.53	52.17	6,424,203.00
Law, Union and Rock Insurance Company, Limited	26,142.04	379.64	25,762.40	29,970.85	3,264.39	10.89	4,735,300.00
Legal and General Assurance Society, Limited	8,399.46	1,479.89	6,919.57	3,642.94	607.45	16.67	2,046,636.00
Liverpool and London and Globe Insurance Company, Limited	104,269.64	49,840.60	54,429.04	59,999.68	16,241.18	27.07	13,345,675.00
Liverpool-Manitoba Assurance Company	39,671.02	27,200.99	12,470.03	13,428.94	3,853.23	28.69	2,944,559.00
Local Government Guarantee Society, Limited	22,667.60	22,667.60		16,128.50	734.45		2,971,292.00
London Assurance Corporation	22,731.81	2,196.14	20,535.67	20,845.22	3,739.52	17.94	2,784,866.00
London-Canada Insurance Company	20,253.80	6,448.56	13,805.24	11,734.61	3,383.30	28.83	5,602,520.00
London and County Insurance Company, Limited	5,289.70	14.45	5,275.25	4,041.07	629.39	15.57	602,003.00
London Guarantee and Accident Company, Limited	22,867.17	17,776.25	5,090.92	5,133.82	941.20	18.33	3,559,626.00
London and Lancashire Guarantee and Accident Co. of Canada	6,714.83	1,838.27	4,876.56	5,691.58	215.13	37.83	1,166,594.00
London and Lancashire Insurance Company, Limited	75,573.48	12,302.48	63,271.00	64,607.52	29,391.20	45.49	13,069,890.00
London and Provincial Marine and General Insurance Co., Ltd.	5,854.67	675.58	5,179.09	5,879.53	2,816.45	47.90	791,301.00
London and Scottish Assurance Corporation, Limited	12,917.71	3,271.09	9,646.62	10,530.24	2,859.31	27.15	2,156,704.00
Maryland Insurance Company	10,702.18	298.97	10,403.21	12,479.50	1,197.12	9.59	2,105,994.00
Mercantile Insurance Company	12,831.75	3,513.10	9,318.65	8,736.82	3,547.92	40.61	1,280,619.00
Merchants and Manufacturers' Fire Insurance Company	8,483.39	414.53	8,068.86	7,174.08	2,042.99	28.48	1,257,181.00
Merchants' Marine Insurance Company, Limited	10,311.28	254.54	10,056.74	10,647.51	3,093.77	29.05	2,545,265.00
Merchants' and Traders' Assurance Company	10,061.21	10,061.21					
Mercury Insurance Company	14,607.35	1,054.13	13,553.22	12,591.83	2,862.78	22.73	1,521,813.00
Michigan Fire and Marine Insurance Company	17,478.56	13,243.72	4,234.84	3,927.32	2,489.18	58.77	1,497,358.00
Motor Union Insurance Company, Limited	11,724.69	3,828.34	7,896.35	5,313.10	2,257.26	42.48	1,881,152.00
National-Ben Franklin Fire Insurance Company	10,728.60	182.22	10,546.38	10,615.31	5,824.51	54.87	2,302,520.00
Nationale Fire Insurance Company of Paris	3,800.83	78	3,800.05	3,418.16	274.16	8.02	735,206.00
National Fire Insurance Company of Hartford	8,216.46	358.80	7,858.16	7,108.47	526.67	7.41	2,461,228.00
National Liberty Insurance Company of America	*15,850.04	* 112.26	*15,737.78	*19,607.14	* 8,052.37	*41.07	* 1,403,909.00

(All re-insured by the Home Insurance Company of New York)

National-Liverpool Insurance Company	22,254.79	16,019.78	6,235.01	6,714.47	1,926.62	28.69	1,472,279.00
National Provincial Insurance Company, Limited	20,530.00	12,830.78	7,699.22	8,663.56	2,294.96	26.48	3,465,488.00
National Security Fire Insurance Company	4,313.21	184.18	4,129.03	3,072.87	90.45	29	337,365.00
National Union Fire Insurance Company	5,598.53	14.54	5,583.99	5,497.39	4,332.90	77.00	702,109.00
Newark Fire Insurance Company	9,780.01	3,075.37	6,704.64	7,198.12	2,071.72	28.78	1,585,145.00
New Brunswick Fire Insurance Company	*13,376.10	* 625.39	*12,750.71	*11,800.78	* 5,661.52	*47.98	* 840,525.00
(All re-insured by the Home Insurance Company of New York)							
New Hampshire Fire Insurance Company	11,239.66	2,075.55	9,164.11	8,356.65	2,563.13	30.67	1,998,229.00
New York Underwriters Insurance Company	11,223.93	5,829.33	5,394.00	5,600.12	829.53	14.82	1,277,594.00
Niagara Fire Insurance Company	10,084.30	626.66	9,457.64	9,565.62	1,758.74	18.39	2,774,629.00
North British and Mercantile Insurance Company, Limited	26,586.29	2,240.85	24,345.44	27,644.05	9,569.07	34.62	6,336,628.00
North Empire Fire Insurance Company	18,931.90	13,840.98	5,090.92	5,133.34	941.20	18.34	3,273,878.00
North River Insurance Company	11,314.79	3,657.94	7,656.85	8,056.46	646.41	8.02	1,433,599.00
Northern Assurance Company, Limited	15,624.22	670.67	14,953.55	16,798.83	6,953.43	41.39	2,531,801.00
Northern National Insurance Company	15,301.41	619.75	14,681.66	15,284.59	3,435.03	22.47	3,697,691.00
Northwest Fire Insurance Company	8,973.49	5,372.79	3,599.70	3,687.58	1,361.35	36.92	1,844,416.00
Norwich Union Fire Insurance Society, Limited	43,981.11	3,365.33	40,615.78	40,443.34	15,244.96	37.69	7,239,869.00
Occidental Fire Insurance Company	9,588.28	1,075.28	8,513.00	8,920.54	4,058.17	45.49	2,356,470.00
Ocean, Accident and Guarantee Corporation, Limited	19,426.10	2,688.11	16,737.99	17,976.94	1,290.62	7.17	4,194,041.00
Pacific Coast Fire Insurance Company	9,445.15	4,368.66	5,076.49	5,943.46	1,973.41	33.20	2,726,796.00
Palatine Insurance Company, Limited	23,348.91	13,269.76	10,079.15	10,325.53	3,814.38	36.94	4,841,164.00
Patriotic Assurance Company, Limited	13,988.87	1,072.74	12,916.13	14,542.68	28,701.10	197.35	1,701,501.00
Pearl Assurance Company, Limited	28,568.61	962.35	27,606.26	27,817.61	6,185.42	22.24	2,860,033.00
Phoenix Fire Insurance Company of Paris	10,464.29	3,086.17	7,378.12	5,824.46	1,958.86	33.63	999,754.00
Philadelphia Fire and Marine Insurance Company	6,084.53	449.46	5,635.07	5,159.95	389.67	7.55	559,839.00
Phoenix Assurance Company, Limited, of London, England	61,602.37	33,113.38	28,488.99	29,152.66	5,032.38	17.26	12,408,849.00
Phoenix Insurance Company of Hartford, Connecticut	41,038.21	20,518.92	20,519.29	20,400.57	5,051.00	24.76	5,758,623.00
Pioneer Insurance Company	16,415.13	10,829.51	5,585.62	5,907.46	1,695.05	28.69	1,296,323.00
Planet Assurance Company, Limited	13,901.31	7,086.93	6,814.38	7,856.01	1,585.22	17.25	1,354,672.00
Providence Washington Insurance Company	9,723.46	1,253.30	8,473.79	8,473.79	1,390.27	16.41	1,914,120.00
Provincial Insurance Company, Limited	14,400.00	.....	14,400.00	13,995.72	3,398.97	24.28	2,758,774.00
Prudential Assurance Company, Limited	17,792.52	3,300.60	14,491.92	19,587.40	14,009.23	71.52	4,115,306.00
Quebec Fire Assurance Company	10,793.47	4,676.13	6,117.34	7,727.52	8,589.13	111.15	3,360,923.00
Queen Insurance Company of America	45,690.67	17,618.53	28,072.14	30,190.23	8,663.59	28.70	6,647,275.00
Railway Passengers Assurance Company	3,399.52	895.65	2,503.87	1,939.46	1,670.19	86.12	438,566.00
Reliance Insurance Company of Canada	7,743.32	3,614.57	4,128.75	4,025.10	2,111.86	52.47	1,250,334.00
Royal Exchange Assurance Corporation	112,184.54	39,975.41	72,209.13	48,394.76	19,060.87	39.38	18,276,074.00
Royal Insurance Company, Limited	211,843.46	128,067.69	83,775.77	89,309.47	28,864.21	32.32	20,512,016.00
Royal Scottish Insurance Company, Limited	5,792.25	637.65	5,154.60	5,252.53	1,871.19	35.62	978,095.00
Scottish Canadian Assurance Corporation	20,345.60	6,674.53	13,671.07	13,955.72	13,702.34	98.18	2,237,602.00
Scottish Metropolitan Assurance Company, Limited	3,776.08	397.24	3,378.84	3,023.27	949.40	31.40	695,361.00
Scottish Union and National Insurance Company	10,212.95	18.67	10,194.28	10,726.37	16,372.55	152.64	3,117,474.00
Sea Insurance Company, Limited	14,889.75	246.06	14,643.69	14,395.25	4,585.47	31.85	2,559,530.00
Security Insurance Company of New Haven, Connecticut	4,434.75	361.06	3,373.69	3,665.37	248.46	6.78	692,901.00
Security National Insurance Company	23,310.81	11,716.56	11,594.25	11,819.79	4,766.34	40.32	3,240,642.00

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS
IN THE PROVINCE OF ALBERTA, 1937—Continued

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %	Amount in Force at end of Year
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums				
Sentinel Fire Insurance Company	\$ 13,892.53	\$ 12,833.82	\$ 1,058.71	\$ 981.82	\$ 622.29	63.38	\$ 896,327.00
Springfield Fire and Marine Insurance Company	46,605.90	7,202.24	39,403.66	37,386.77	22,890.47	61.23	5,050,545.00
St. Paul Fire and Marine Insurance Company	18,119.51	2,895.75	15,223.76	15,586.61	4,367.47	28.02	1,977,479.00
State Assurance Company, Limited	15,002.13	7,226.82	7,775.31	4,965.60	2,258.13	45.47	2,020,097.00
Sun Insurance Office, Limited	33,248.80	1,882.91	31,365.89	35,111.84	11,479.53	32.69	7,375,305.00
Svea Fire and Life Insurance Company, Limited	1,632.81	879.43	753.38	420.03	47.84	11.38	221,245.00
Switzerland General Insurance Company, Limited	13,117.70		13,117.70	8,224.50	12,171.45	147.99	1,161,798.00
Toronto General Insurance Company	16,502.96	3,568.15	12,934.81	15,663.56	10,219.69	65.24	3,403,745.00
Travelers' Fire Insurance Company	7,011.02		7,011.02	7,076.66	4,394.62	62.10	1,297,269.00
Union Assurance Society, Limited	27,683.12	13,284.33	14,398.79	14,750.76	5,448.40	36.94	6,139,296.00
Union Fire, Accident and General Insurance Co. of Paris, France	10,737.38	463.02	10,274.36	9,534.63	15,423.86	161.76	1,740,196.00
Union Insurance Society of Canton, Limited	47,152.76	16,041.84	31,110.92	31,825.80	14,894.07	46.80	5,925,466.00
Union Marine and General Insurance Company, Limited	7,534.55	2,443.63	5,090.92	5,133.28	941.20	18.34	1,868,194.00
United British Insurance Company, Limited	6,890.47	6,890.47		5,042.28	8.46	.16	870,652.00
United Firemen's Insurance Company of Philadelphia	3,894.85	1,349.39	2,545.46	2,566.67	470.62	18.34	734,611.00
Urbaine Fire Insurance Company of Paris, France	7,706.40	335.91	7,370.49	6,356.52	3,066.78	48.25	2,247,686.00
Wapiti Insurance Company	14,255.42	222.55	14,032.87	13,278.56	8,923.41	67.20	714,904.00
Westchester Fire Insurance Company	19,620.21	3,423.55	16,196.66	15,472.46	4,733.21	30.59	2,810,145.00
Western Assurance Company	21,948.37	3,437.26	18,511.11	19,495.74	2,200.31	11.29	5,008,589.00
Westminster Fire Office	* 1,166.15	* 1,166.15					
World Fire and Marine Insurance Company	7,404.78		7,404.78	9,066.73	10,813.48	119.26	596,002.00
Yorkshire Insurance Company, Limited	28,520.57	4,709.26	23,811.31	22,602.51	4,509.50	16.95	4,184,666.00
RECIPROCAL EXCHANGES:							
Affiliated Underwriters	11,835.26	707.51	11,127.75	15,193.78	13,880.93	91.36	2,150,287.00
Canadian Reciprocal Underwriters	1,310.10		1,310.10	1,355.19	211.90	15.64	784,016.00
Individual Underwriters	2,047.18	71.12	1,976.06	2,850.63	109.26	3.83	1,226,410.00
Lumbermen's Underwriting Alliance	4,073.35		4,073.35	7,285.84	28,161.56	386.52	495,783.00
Metropolitan Inter-Insurers	3,072.33	107.48	2,964.85	2,481.65	136.20	5.49	990,712.00

New York Reciprocal Underwriters	1,696.58	64.21	1,632.37	3,582.49	32,016.17	251.34	1,123,072.00
Retail Lumbermen's Inter-Insurance Exchange	13,531.30		13,531.30	12,737.78			2,206,009.00
Warner Reciprocal Insurers							
MUTUALS (extra-provincial):							
Retail Lumbermen's Mutual Fire Insurance Company	1,154.05	929.97	224.08	224.08			925,000.00
Saskatchewan Mutual Fire Insurance Company	87,315.01	9,517.89	77,797.12	57,592.98	53,136.54	92.26	8,573,777.00
OTHER MUTUALS:							
Central Manufacturers' Mutual Insurance Company	4,380.69	18.60	4,362.09	4,937.55	2,905.62	58.84	494,112.00
Hardware Dealers' Mutual Fire Insurance Company	27,100.36	1,059.88	26,040.48	26,113.65	15,212.73	58.25	2,051,132.00
Hardware Mutual Fire Insurance Company of Minnesota	28,705.01	107.26	28,597.75	28,549.01	17,951.08	62.88	2,260,740.00
Mill Owners' Mutual Fire Insurance Company of Iowa	54,629.90	557.09	54,072.81	55,602.40	21,401.09	38.48	3,497,036.00
Minnesota Implement Mutual Fire Insurance Company	27,830.61	745.73	27,084.88	26,980.69	16,107.53	59.69	2,278,939.00
Northwestern Mutual Fire Association	75,354.55	4,797.61	70,556.94	63,274.42	39,750.44	62.82	8,330,879.00
Portage La Prairie Mutual Insurance Company	56,745.17		56,745.17	56,729.33	35,261.07	62.15	7,810,913.00
United Mutual Fire Insurance Company	16,000.36	1,699.56	14,300.80	14,364.83	4,852.00	33.77	854,852.00
Wawanesa Mutual Insurance Company	194,261.99	7,985.04	186,276.95	169,946.50	65,167.05	38.34	39,497,288.00
Non-Marine Underwriters, Members of Lloyd's	76,137.55		76,137.55	72,480.16	25,764.44	35.55	11,576,326.00
	\$4,198,909.70	\$1,087,983.43	\$3,110,926.27	\$3,101,527.10	\$1,313,030.21	42.33	\$680,881,790.00

*Reinsurance figures not included in totals.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1937

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Agricultural Insurance Company	\$ 1,730.98	\$ 101.81	\$ 1,730.98	\$ 1,323.54	\$ 455.35	134.81
Alliance Assurance Company	1,658.78		1,556.97	7,773.08	10,478.79	197.73
Alliance Insurance Company of Philadelphia	1,205.44		1,205.44	1,242.95	2,457.63	79.60
American Alliance Insurance Company	3,676.78	2,750.78	326.00	2,888.98	2,799.24	122.29
American Automobile Fire Insurance Company	2,799.24		4,465.28	3,800.67	514.42	13.53
American Automobile Insurance Company	4,465.28		660.88	652.77	155.08	23.87
American Home Fire Assurance Company	723.01	62.13	409.16	516.92		
Anglo-Scottish Insurance Company, Limited	409.16		41.82	49.41		
Atlas Assurance Company, Limited	41.82					
Boston Insurance Company	608.10		608.10	373.98	15.65	4.18
British America Assurance Company	7,631.33		7,631.33	6,817.13	2,916.64	42.78
British Canadian Insurance Company	3,075.12		3,075.12	3,078.24	2,272.46	
British Empire Assurance Company	344.11		344.11	517.07		
British General Insurance Company, Limited	645.12		645.12	563.44	243.59	43.23
British Oak Insurance Company, Limited	1,134.44		1,134.44	1,301.64	1,315.83	101.09
British Traders Insurance Company, Limited	11,667.14	6,013.29	5,653.85	5,454.07	2,271.58	41.65
British Law Insurance Company, Limited	719.37		719.37	453.67	648.32	142.91
Caledonian Insurance Company	2,033.13		2,033.13	1,795.49	430.13	24.46
Canada Accident and Fire Assurance Company	3,059.94	5.92	3,054.02	2,839.56	4,494.11	158.27
Canada Security Assurance Company	6,666.59		6,666.59	6,580.40	1,292.45	19.64
Canadian Fire Insurance Company	6,024.51		6,024.51	5,721.83	1,800.84	31.47
Canadian General Insurance Company	28,257.72	75.01	28,182.71	26,420.15	16,363.09	61.93
Canadian Indemnity Company	32,544.54	4.15	32,540.39	30,552.87	19,338.11	63.29
Canadian Surety Company	3,553.88	32.45	3,521.43	3,381.96	2,072.63	61.29
Car and General Insurance Corporation, Limited	4,471.79	39.47	4,432.32	4,413.37	3,095.89	70.14
Casualty Company of Canada	15,662.74	179.93	15,482.81	14,839.42	10,741.01	72.38
Century Insurance Company, Limited	9,421.53	9,421.53				
Century Insurance Company, Limited	665.84		665.84	657.66	155.80	23.69
Commercial Union Assurance Company, Limited	991.75	14.78	976.97	874.73	97.39	11.14
Continental Casualty Company	5.61		5.61	46.68	17.25	
Cornhill Insurance Company, Limited	9,346.20		9,346.20	10,930.97	4,043.66	36.99
County Fire Insurance Company of Philadelphia	190.55	5.35	185.20	184.14	146.58	79.60
Dominion of Canada General Insurance Company	29,048.65	218.22	28,830.43	27,795.00	24,607.17	88.53
Dominion Fire Insurance Company	16,015.36	10,252.25	5,763.11	5,856.07	3,879.64	66.25

Economical Mutual Fire Insurance Company	6,389.59	14.38	6,389.59	5,949.26	3,201.89	53.80
Employers' Liability Assurance Corporation, Limited	20,291.02		20,276.64	20,865.39	12,841.99	61.54
Fidelity Insurance Company of Canada	6,629.32	98.84	6,530.48	6,318.51	3,821.05	60.47
First National Insurance Company of America	2,044.95	2,044.95				
Franklin Fire Insurance Company of Philadelphia	354.21		354.21	652.53	819.94	* 125.65
(All re-insured by the Home Insurance Company of New York)				4,319.23	6,422.43	148.69
Fonciere Transport and Accident Insurance Company	1,093.40	13.97	1,079.43			
General Accident Assurance Company of Canada	32,764.44		32,764.44	32,451.27	12,232.44	37.69
General Accident, Fire and Life Assurance Corporation, Limited	7,593.55		7,593.55	6,400.16	2,225.85	34.77
General Casualty Insurance Company of America	12,924.90		12,924.90	12,625.25	11,566.57	91.61
General Casualty Insurance Company of Paris	9,410.73	51.50	9,359.23	7,162.67	5,097.97	71.17
General Exchange Insurance Corporation	59,096.78		59,096.78	54,956.56	35,093.77	63.86
General Insurance Company of America	11,364.23		11,364.23	11,021.75	5,917.66	53.69
Globe Falls Insurance Company	59,748.73		59,748.73	47,886.06	34,926.95	72.94
Globe Indemnity Company of Canada	20,920.27	9,049.70	11,870.57	12,127.73	11,081.82	91.38
Great American Indemnity Company	12,083.98		12,083.98	11,722.39	9,949.57	84.88
Great American Insurance Company	9,634.25	1,485.47	8,148.78	8,102.22	6,449.48	79.60
Guardian Insurance Company of Canada	12,478.57		12,478.57	11,219.07	4,810.65	42.88
Gulldhall Insurance Company, Limited	1,137.76		1,137.76	1,040.43	767.33	73.75
Halifax Fire Insurance Company	14,279.14		14,279.14	11,328.74	6,508.97	57.43
Hartford Accident and Indemnity Company	2,721.49		2,721.49	2,468.60	1,446.09	58.58
Hartford Fire Insurance Company	419.15		419.15	349.36	673.48	192.78
Home Assurance Company of Canada	2,978.73		2,978.73	2,799.90	3,946.11	140.97
Home Insurance Company of New York	20,792.18		20,792.18	14,256.73	11,500.17	80.66
Homestead Fire Insurance Company	* 5,532.83		* 5,532.93	* 3,648.26	* 4,062.41	* 111.35
(All reinsured by the Home Insurance Company of New York)						
Hudson Bay Insurance Company	* 1,521.38	1,521.38		815.19	321.83	39.48
Imperial Guarantee and Accident Insurance Co. of Canada	804.48		804.48			
Imperial Insurance Office	139.76		139.76	306.78		
Indemnity Insurance Company of North America	2,961.57		2,961.57	2,865.83	5,405.04	188.60
Insurance Company of North America	1,016.97		1,016.97	1,041.98	1,077.14	103.37
Law, Union and Rock Insurance Company, Limited	3,620.60		3,620.60	3,351.19	1,597.76	47.68
Legal and General Assurance Society, Limited	989.12		989.12	540.90		
Liverpool and London and Globe Insurance Company, Limited	14,322.40	7,706.71	6,615.69	6,635.35	6,047.18	91.14
Liverpool-Manitoba Assurance Company	5,140.46	3,828.40	1,312.06	1,324.05	1,204.86	91.00
London Assurance Corporation	12,128.40	286.23	11,842.17	10,062.95	8,476.25	84.23
London-Canada Insurance Company	18,016.03	1,234.55	16,781.48	13,545.94	8,183.62	60.41
London and County Insurance Company, Limited	965.83		965.83	794.07	90.34	
London Guarantee and Accident Company, Limited	6,745.82		6,745.82	6,554.91	2,667.85	40.70
London and Lancashire Guarantee and Accident Co. of Canada	2,340.50	102.10	2,238.37	2,238.37	6,735.74	300.92
London and Lancashire Insurance Company Limited	282.21		282.21	333.27	5,463.00	1,639.21
London and Provincial Marine and General Insurance Co., Ltd.	1,616.76	36.62	1,580.14	1,823.04	789.58	43.31

ABSTRACT OF RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF
ALBERTA, 1937—Continued

NAME OF COMPANY	Premium Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
London and Scottish Assurance Corporation, Limited	\$ 1,231.83	.....	\$ 1,231.83	\$ 1,120.67	\$ 436.72	38.97
Maryland Casualty Company	1,196.53	.....	1,196.53	1,104.21	651.68	59.01
Merchants' Marine Insurance Company, Limited	380.06	.....	380.06	377.98	49.61	13.12
Merchants' and Traders' Assurance Company	5,160.94	\$ 5,160.94	.....	.....	.....	.....
Mercury Insurance Company	709.38	.....	709.38	548.20	73.35	13.38
Metropolitan Casualty Insurance Company of New York	10,388.41	.....	10,388.41	9,420.25	7,536.45	80.00
Motor Union Insurance Company, Limited	4,681.54	8.03	4,673.51	3,252.77	2,447.71	75.25
National-Ben Franklin Fire Insurance Company	1,022.13	.....	1,022.13	832.44	300.36	36.08
Newark Fire Insurance Company	1,195.55	.....	1,195.55	1,220.26	1,004.23	82.30
North British and Mercantile Insurance Company, Limited	8,864.52	.....	8,864.52	7,473.90	903.48	12.09
Northern Assurance Company, Limited	5,909.28	.....	5,909.28	5,919.19	1,938.16	32.74
Northwestern National Insurance Company	2,900.66	38.96	2,861.70	2,600.11	2,023.28	77.82
Norwich Union Fire Insurance Society, Limited	19,960.92	27.71	19,933.21	17,837.67	23,193.49	130.02
Occidental Fire Insurance Company	922.86	46.14	876.72	844.62	1,002.35	118.67
Ocean, Accident and Guarantee Corporation, Limited	11,636.56	164.61	11,471.95	11,771.61	11,403.19	96.87
Pacific Coast Fire Insurance Company	2,140.83	1,486.55	654.28	646.25	155.80	24.11
Palatine Insurance Company, Limited	1,126.53	.....	1,126.53	1,004.73	92.85	9.24
Patriotic Assurance Company, Limited	4,697.66	48.50	4,649.16	4,275.45	6,581.79	153.96
Pearl Assurance Company, Limited	7,167.40	.....	7,167.40	4,912.42	5,256.07	106.10
Phoenix Assurance Company, Limited, of London, England	10,686.28	.....	10,686.28	9,130.11	4,833.97	52.66
Provincial Assurance Company, Limited	.....	.....	.....	44.99	.....	.....
Prudential Assurance Company, Limited	4,855.09	.....	4,855.09	4,459.97	10,683.15	239.53
Queen Insurance Company of America	2,858.97	1,424.31	1,434.66	1,466.70	1,204.47	82.12
Railway Passengers Assurance Company	2,004.77	.....	2,004.77	1,853.50	1,256.19	67.77
Royal Exchange Assurance Corporation	6,018.85	25.40	5,993.45	5,783.98	11,769.42	203.48
Royal Insurance Company, Limited	37,301.27	22,424.12	14,877.15	14,991.16	13,779.73	91.92
Scottish Metropolitan Assurance Company, Limited	288.33	.....	288.33	315.02	30.00	9.52
Scottish Union and National Insurance Company	746.75	.....	746.75	703.45	2,055.06	292.14
St. Paul Fire and Marine Insurance Company	45,665.26	.....	45,665.26	39,771.65	32,456.81	81.61
St. Paul-Mercury Indemnity Company of St. Paul	6,277.35	.....	6,277.35	5,393.41	10,093.32	187.14
Sun Insurance Office, Limited	3,693.72	.....	3,693.72	3,368.76	205.27	6.09

Toronto General Insurance Company	33,890.96	976.75	32,914.21	33,444.08	23,333.83	69.77
Travelers' Fire Insurance Company	792.51	.....	792.51	712.05	16.65	2.34
Travelers' Indemnity Company	3,307.37	.....	3,307.37	3,122.77	2,176.87	69.71
Union Assurance Society, Limited	706.29	10.00	696.29	543.36	58.80	10.82
Union Fire, Accident and General Insurance Co. of Paris, France	6,331.00	8.73	6,342.27	5,508.45	13,890.89	252.17
Union Insurance Society of Canton, Limited	12,230.10	2,105.17	10,124.93	9,891.36	4,188.65	42.44
Union Marine and General Insurance Company, Limited	1,572.61	.....	1,572.61	1,557.51	2,271.52	145.84
United British Insurance Company, Limited	3,700.85	3,700.85	.....	2,379.72	2,081.97	.....
United States Fidelity and Guarantee Company	3,601.78	.....	3,601.78	3,520.75	5,611.37	159.38
Wapiti Insurance Company	3,782.34	.....	3,782.34	3,187.42	1,908.14	59.86
Western Assurance Company	12,792.73	9.22	12,783.51	10,298.88	18,166.56	176.39
Westminster Fire Office	* 1,661.14	*	.....	(All re-insured)	.....	.....
Yorkshire Insurance Company, Limited	8,569.28	312.35	8,256.93	7,804.62	5,025.74	77.21
Zurich General Accident and Liability Assurance Co., Limited	11,243.51	.....	11,243.51	10,869.20	3,931.50	36.17
EXTRA-PROVINCIAL MUTUALS:	.....	.....	.....	.....	.....	.....
Saskatchewan Mutual Fire Insurance Company	53,996.10	27,169.09	26,827.01	21,746.76	23,280.82	107.05
OTHER MUTUALS:	.....	.....	.....	.....	.....	.....
Central Manufacturers Mutual Insurance Company	1,212.75	.....	1,212.75	1,199.13	51.35	4.28
Hardware Dealers' Mutual Fire Insurance Company	356.50	.....	356.50	377.92	198.39	52.48
Hardware Mutual Fire Insurance Company of Minnesota	356.50	.....	356.50	377.92	198.39	52.48
Lumbermen's Mutual Casualty Company	4,835.65	.....	4,835.65	4,788.55	2,946.04	61.52
Minnesota Implement Mutual Fire Insurance Company	356.50	.....	356.50	377.92	198.39	52.48
Northwestern Mutual Fire Association	1,664.59	.....	1,664.59	1,624.13	3,318.89	204.35
Wawanesa Mutual Insurance Company	21,826.27	3,782.34	18,043.93	15,227.79	7,189.88	47.21
Non-Marine Underwriters, Members of Lloyd's	50,810.37	.....	50,810.37	40,994.95	27,510.34	67.11
GRAND TOTAL	\$1,057,935.75	\$ 124,060.26	\$ 933,875.49	\$ 859,060.79	\$ 650,534.56	75.73

*Reinsurance figures not included in totals.
Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1937

Name of Company	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned, %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
Aetna Insurance Company	\$ 16,620.97	\$ 9,714.87	\$ 6,906.10	\$ 6,906.10	\$ 5,589.81	80.94
Alliance Insurance Company of Philadelphia	9,056.37	9,056.37	3,009.11	3,009.11	1,996.52	66.35
American Alliance Insurance Company	8,027.49	5,018.38	3,994.49	3,994.49	3,742.96	93.70
Bee Hail Insurance Company of Paris	4,071.39	76.90	6,503.36	6,503.36	5,929.93	91.18
Citizens Insurance Company of New Jersey	12,608.28	6,104.92	1,649.80	1,649.80	343.54	*20.82
City of New York Insurance Company	* 1,649.80					
	(All re-insured by the Home Insurance Company of New York)					
Connecticut Fire Insurance Company	27,741.65	18,021.14	9,720.51	9,720.51	7,017.58	72.19
Continental Insurance Company	19,245.25	1,006.62	18,238.63	18,238.63	17,705.32	97.07
County Fire Insurance Company of Philadelphia	601.82		601.82	601.82	399.30	66.35
Equitable Fire and Marine Insurance Company	13,544.72	7,089.00	3,455.72	3,455.72	1,971.52	57.05
Fidelity Phenix Fire Insurance Company of N.Y.	12,599.11	1,078.74	11,520.37	11,520.37	7,211.53	62.60
First American Fire Insurance Company	6,551.28	96.50	6,454.78	6,454.78	5,591.58	86.63
Glens Falls Insurance Company					25.00	
Great American Insurance Company	31,666.71	5,186.59	26,480.12	26,480.12	17,569.35	66.35
Hartford Fire Insurance Company	6,503.36		6,503.36	6,503.36	5,929.92	91.18
Home Insurance Company of New York	4,294.78		4,294.78	4,294.78	1,107.29	25.78
Insurance Company of North America	30,926.26	12,303.98	18,622.28	18,622.28	15,540.47	83.45
London-Canada Insurance Company	13,741.31	13,741.31				
Maryland Insurance Company	11,959.37	611.94	11,347.43	11,347.43	8,293.77	73.09
Michigan Fire and Marine Insurance Company	10,363.18	8,500.95	1,862.23	1,862.23	1,554.06	83.45
Niagara Fire Insurance Company	3,830.45		3,830.45	3,830.45	4,341.97	113.35
Phoenix Insurance Company of Hartford, Conn.	21,042.14	9,785.97	11,256.17	11,256.17	7,646.80	67.93
Providence Washington Insurance Company	5,915.63	4,451.60	1,464.03	1,464.03	1,545.08	105.54
Reliance Insurance Company of Canada	8,870.02	4,451.60	8,870.02	8,870.02	6,080.51	68.55
Sentinel Fire Insurance Company	5,292.35	4,826.80	465.55	465.55	388.52	83.45
Springfield Fire and Marine Insurance Company	34,662.50	18,367.60	16,294.50	16,294.50	13,597.89	83.45
Westchester Fire Insurance Company	11,069.97	1,606.30	9,463.67	9,463.67	6,132.76	64.80
World Fire and Marine Insurance Company	11,925.69	209.52	11,716.17	11,716.17	9,950.65	84.93
	\$ 339,731.65	\$ 136,856.00	\$ 202,875.65	\$ 202,875.65	\$ 156,860.08	77.31

*Reinsurance figures not included in totals.

†Not licensed to transact, re-insurance only.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1937

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alliance Assurance Company, Limited	\$ 50.00	\$ 3,029.92		\$ 119.19	\$ 112.86		\$ 499.86	
Alberta Life and Accident Insurance Company	16,314.31		(Combined)		20.00			
Atlas Assurance Company, Limited	1,301.30	210.95	\$ 303.57	724.34	3,200.95	\$ 456.31	2,525.00	\$ 900.55
British America Assurance Company	741.63	954.99	111.00	157.97	1,087.56	2,150.00	280.96	1,963.15
British Canadian Insurance Company	584.89	105.00	144.81		929.43	163.48	487.96	50.00
British Empire Assurance Company	124.61	5.00	35.00	162.50				
British Northwestern Fire Insurance Company	6,802.47	8,440.42	2,565.95	1,781.09	512.89	89.21	2,657.97	316.10
Canada Accident and Fire Assurance Company	478.26	75.00	5.00		439.13	23.50	2,268.98	39.19
Canada Security Assurance Company	3,069.60	782.83	(Combined)		88.88	597.84	2,424.74	1,324.93
Canadian Fire Insurance Company	320.00	7.50	(Combined)		6,885.87	1,127.87	12,258.81	1,272.48
Canadian General Insurance Company	7,182.80	3,691.94	4,203.75	887.45	4,361.41	1,451.00	26,633.65	704.07
Canadian Indemnity Company					1,095.25	47.85	3,867.88	381.11
Canadian Surety Company	485.38	81.55	327.00	1,621.58	516.54			
Car and General Insurance Corporation, Limited	5,690.46	2,386.35	(Combined)		771.88	72.41	147.25	23.20
Casualty Company of Canada	5.00							
Century Insurance Company, Limited	3,967.10	2,405.87	2,265.85	1,704.09	396.67	89.22		
Commercial Union Assurance Company, Limited	2,744.14	1,553.99	(Combined)		218.80			
Confederated Life Association	59,625.03	24,133.01	59,126.38	25,361.14	2,983.26	489.20	1,277.65	1,456.90
Dominion of Canada General Insurance Company	22,785.89	6,459.15	(Combined)					
Economical Mutual Fire Insurance Company	6,795.44	2,635.18	(Combined)					
Employers Liability Assurance Corporation, Limited	8,608.84	4,681.07	6,426.12	5,428.32	4,062.88	2,535.89	6,489.80	4,089.86
Fidelity and Casualty Company of New York	1.00				9.25			
Fidelity Insurance Company of Canada	287.65	33.11	63.75		3,234.54	535.35	3,354.95	1,801.00
Fonclere Transport and Accident Insurance Company					1,376.29			
General Accident Assurance Company of Canada	16,341.19	6,024.42	(Combined)		12,345.36	2,325.76	14,825.72	4,523.43
General Accident, Fire and Life Assurance Corporation, Limited	1,022.45	692.57	545.95	207.99	1,244.57			
General Casualty Insurance Company of Paris	180.11		44.25	55.20	318.23		25.00	
Globe Indemnity Company of Canada	3,120.64	794.18	2,147.19	407.58	817.65	347.77	715.57	261.95
Grain Insurance and Guarantee Company							17,386.47	23,926.68
Guarantee Company of North America							2,207.12	47.51
Guardian Insurance Company of Canada	122.84		106.33	11.65	190.62	16.45	506.20	108.15
Guildhall Insurance Company, Limited	212.85	110.89	(Combined)		10.05			
Harford Accident and Indemnity Company	7.50	12.50			155.48		59.89	
Home Assurance Company of Canada	38,480.57	11,479.10	(Combined)					
Imperial Guarantee and Accident Insurance Company of Canada	2,018.73	1,766.80	1,159.30	490.02	200.47	67.31	7,399.82	3,870.12
Indemnity Insurance Company of North America	363.73	21.43			469.37		940.09	
Law, Union and Rock Insurance Company, Limited	869.33	1,110.00	1,159.75	479.88	7.50		20.00	
Liverpool and London and Globe Insurance Company, Limited	374.09	88.79	238.58	45.18	92.25	38.97	680.81	568.42
London Assurance Corporation	290.10	23.22	226.69		25.00			

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA, 1937—Continued

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London Guarantee and Accident Company, Limited	\$ 4,344.88	\$ 1,576.14			\$ 1,157.19	\$ 7,659.28	\$ 2,233.86	\$ 275.16
London and Lancashire Guarantee and Accident Company of Canada	1,438.65	566.89	542.84	18.02	387.69	165.20	9.82	
London Life Insurance Company	33,202.27	21,575.76	(Combined)	(Combined)	1,682.57	6,195.90	104.50	100.00
London and Provincial Marine and General Insurance Company, Ltd.	420.55	96.33	(Combined)		200.11			
Lumbermen's Mutual Casualty Company	4.20	43.70					86.42	
Maryland Casualty Company	7,383.74	3,560.99	(Combined)			69.67	1,496.31	
Merchants and Traders Assurance Company							100.00	
Metropolitan Casualty Insurance Company	276.91	15.00	10.20		837.14	321.00		
Metropolitan Life Insurance Company of New York	6,363.07	4,101.06	(Combined)					
Motor Union Insurance Company, Limited	92.13	31.55	(Combined)		10.00			
Mutual Benefit Health and Accident Association	23,015.06	9,431.28	(Combined)				6,886.62	152.49
Non-Marine Underwriters, Members of Lloyd's	1,371.20	100.00		2.14	468.57	34.43	387.00	779.21
North British and Mercantile Insurance Company, Limited	316.66		86.97		441.56		132.39	
Northern Assurance Company, Limited	182.13	33.75	12.00	201.20	338.96			
Norwich Union Fire Insurance Society, Limited	1,367.66	410.95	243.87	72.05	2,534.11	19.35	2,828.18	69.71
Occidental Fire Insurance Company	115.13		79.50	707.15	21.77			
Ocean Accident and Guarantee Corporation, Limited	3,083.48	30.11	1,233.95		2,134.63	3,130.41	366.92	1,170.86
Pearl Assurance Company, Limited					84.55		191.45	
Phoenix Assurance Company, Limited	256.76	32.15	258.02		1,154.37		208.58	81.25
Protective Association of Canada	15,556.68	13,886.44	(Combined)					
Prudential Assurance Company, Limited	9,391.22	4,173.43	(Combined)		2,097.60	1,336.58	109.68	
Railway Passengers' Assurance Company	1,029.18	191.64	517.23	218.41	217.12	59.00	1,191.75	1.71
Royal Exchange Assurance Corporation	1,504.13	212.30	231.04	584.90	2,236.49	1,869.30	5,715.06	3,490.43
Royal Insurance Company, Limited	2,960.35	756.69	2,032.32	385.68	773.91	329.46	679.79	247.38
Scottish Metropolitan Assurance Company, Limited							16.75	
Sun Insurance Office, Limited	5,490.79	4,196.92	(Combined)		143.45		87.50	
Toronto General Insurance Company	346.43	63.00	(Combined)		7,181.21		3,084.34	56.20
Travelers' Indemnity Company	13,385.77	194.21	6,386.97	3,330.19	62.32	2.03		
Travelers' Indemnity Company					70.40			
United States Fidelity and Guaranty Company	4,153.06	828.06	748.45	309.99	2,256.86	137.50	18,369.43	46.82
Union Assurance Society, Limited	411.18	1,015.37	88.25	24.90	37.66	175.78		
Union Assurance Society of Canton, Limited	4,127.94	5,197.54	4,718.88	2,636.02	2,545.80	147.75	2,890.35	677.13
Union Marine and General Insurance Company, Limited	592.70	20.00	396.30	87.00	524.46		283.17	7.65
Wawanesa Mutual Insurance Company					85.00			
Western Assurance Company	640.55	58.00	142.80	191.51	391.05	25.00	240.62	
Yorkshire Insurance Company, Limited	1,307.55	206.66	(Combined)		1,063.77	119.90	87.50	
Zurich General Accident and Liability Insurance Company, Limited	569.60		226.72	48.31	1,135.24			
	\$357,099.56	\$154,585.93	\$ 99,262.72	\$ 46,265.74	\$ 77,948.87	\$ 31,693.08	\$157,739.51	\$ 44,515.09

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1937

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Acadia Fire Insurance Company .....	.....	.....	.....	.....	\$ 1.44	\$ 2.38
Aetna Insurance Company .....	.....	.....	.....	.....	5,787.03	1,545.25
Alliance Assurance Company, Limited .....	.....	\$ 5.50	.....	.....	1.91	.....
Alliance Insurance Company of Philadelphia .....	.....	.....	.....	.....	1,080.37	260.90
American Alliance Insurance Company .....	.....	.....	.....	.....	261.37	87.20
American Insurance Company .....	.....	.....	.....	.....	36.38	17.00
Atlas Assurance Company, Limited	\$ 16.00	65.50	.....	\$ 7.87	3.00	45.60
Baltimore American Insurance Company .....	.....	.....	.....	.....	* 1,525.71	* 649.54
Boiler Inspection and Insurance Company of Canada	(All re-insured by the Home Insurance Company of New York)		.....	.....	8,954.93	.....
Boston Insurance Company .....	.....	.....	.....	.....	490.18	291.70
British America Assurance Company	401.56	752.12	\$ 251.83	194.91	2,369.55	1,491.99
British Canadian Insurance Company	501.51	360.75	340.31	164.71	27.60	.....
British Empire Assurance Company	331.50	58.87	134.66	.....	62.31	.....
British Northwestern Fire Insurance Company	118.69	5.00	.....	.....	217.73	130.13
British Traders Insurance Company, Limited .....	.....	.....	.....	.....	14.00	.....
Canada Accident and Fire Assurance Company	305.89	532.55	24.50	10.00	.....	.....
Canada Security Assurance Company	722.04	758.26	200.34	245.33	1,503.47	254.29
Canadian Fire Insurance Company	309.63	10.00	701.40	103.73	101.40	.....
Canadian General Insurance Company	4,100.23	1,110.26	1,427.25	538.55	13.84	109.87
Canadian Indemnity Company	4,364.37	1,585.21	1,093.61	534.74	2,829.67	6,265.74
Canadian Surety Company	529.74	150.89	316.41	89.54	24.90	21.50
Casualty Company of Canada	1,460.96	588.83	739.08	433.27	.....	.....
Central Manufacturers Mutual Insurance Company .....	.....	.....	13.15	.....	16.60	68.11
Century Insurance Company, Limited .....	.....	.....	.....	.....	214.89	.80
Columbia Insurance Company	157.78	.....	179.11	13.50	96.65	.....
Commercial Union Assurance Company, Limited .....	.....	.....	.....	.....	1,193.14	1,036.74
Connecticut Fire Insurance Company .....	.....	148.50	459.60	354.54	.....	.....
Continental Casualty Company	382.20	.....	.....	.....	.....	.....
Continental Insurance Company .....	.....	.....	.....	.....	.....	.....
County Fire Insurance Company of Philadelphia	1,181.12	751.06	1,710.86	636.23	678.00	164.93
Dominion of Canada General Insurance Company .....	.....	.....	759.49	313.77	13.32	76
Dominion Fire Insurance Company .....	.....	.....	432.28	55.31	72.00	14.50
Eagle Star Insurance Company, Limited .....	.....	.....	893.29	778.73	3,225.84	1,314.99
Employers' Liability Assurance Corporation, Limited	1,862.63	1,121.79	.....	.....	8.79	207.35
Equitable Fire and Marine Insurance Company .....	.....	.....	.....	.....	238.61	.....
Fidelity and Casualty Company of New York .....	.....	.....	.....	.....	10.07	.....
Fidelity Insurance Company of Canada	415.56	219.86	442.16	42.24	.....	.....
Fidelity-Phenix Fire Insurance Company of New York	187.89	.....	.....	.....	1,008.04	159.60

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS AND MISCELLANEOUS CLASSES
OF INSURANCE IN THE PROVINCE OF ALBERTA, 1937—Continued

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Fire Association of Philadelphia .....	.....	.....	.....	.....	\$ 1.96	\$ 10.00
First American Fire Insurance Company	3,222.12	\$ 1,955.25	.....	.....	144.75	150.50
Fonciere Transport and Accident Insurance Company .....	.....	.....	.....	.....	.....	.....
Franklin Fire Insurance Company	7.56	.....	.....	.....	.....	.....
General Accident Assurance Company of Canada	(All re-insured by the Home Insurance Company of New York)	.....	.....	.....	.....	.....
General Accident, Fire and Life Assurance Corporation, Limited	3,222.12	\$ 1,955.25	\$ 2,869.44	\$ 900.79	6,935.06	632.36
General Casualty Company of America	510.91	82.85	230.84	81.81	218.11	50.00
General Casualty Insurance Company of Paris .....	.....	.....	766.30	329.37	.....	.....
General Insurance Company of America	274.32	20.00	130.38	165.41	.....	.....
Globe Insurance Company .....	.....	.....	.....	.....	2,134.55	675.16
Glens Falls Insurance Company	816.72	442.09	361.31	179.78	64.95	.....
Globe Indemnity Company of Canada	5,308.04	3,837.35	109.35	.....	193.41	.....
Grain Insurance and Guarantee Company .....	.....	.....	.....	.....	2,438.41	785.60
Great American Indemnity Company	1,105.68	.....	383.05	259.16	152.30	68.50
Great American Insurance Company	5.00	.....	.....	.....	.....	.....
Guardian Insurance Company of Canada .....	.....	.....	.....	.....	127.08	.....
Guildhall Insurance Company, Limited .....	.....	.....	.....	.....	127.08	.....
Hardware Dealers Mutual Fire Insurance Company .....	.....	.....	.....	.....	.....	.....
Hardware Mutual Fire Insurance Company of Minnesota	185.30	287.28	49.25	9.92	365.91	28.77
Hartford Accident and Indemnity Company .....	.....	.....	.....	.....	3,832.91	500.00
Hartford Fire Insurance Company .....	.....	.....	.....	.....	.....	.....
Hartford Live Stock Insurance Company .....	.....	.....	126.00	18.60	2,225.28	1,054.55
Home Assurance Company of Canada .....	.....	.....	.....	.....	.96	1.58
Home Insurance Company of New York	115.50	20.00	.....	.....	35.00	.....
Imperial Assurance Company .....	.....	.....	.....	.....	.....	.....
Imperial Guarantee and Accident Insurance Company of Canada	2,307.87	1,757.75	895.61	113.69	186.54	.....
Imperial Insurance Office .....	.....	.....	1,750.69	912.85	3,376.38	5,236.71
Insurance Company of North America	144.00	.....	67.30	.....	19.55	.....
Law, Union and Rock Insurance Company, Limited	26.87	.....	134.82	.....	.....	.....
Legal and General Assurance Society, Limited	151.25	49.35	40.15	19.87	979.30	385.53
Liverpool and London and Globe Insurance Company, Limited	79.53	5.00	1.82	.....	195.60	36.25
London Assurance Corporation	851.25	178.30	875.84	125.89	2,284.48	1,056.08
London Guarantee and Accident Company, Limited	178.70	.....	925.98	167.95	.....	.....
London and Lancashire Guarantee and Accident Company of Canada .....	.....	.....	.....	.....	990.96	36.00
London and Lancashire Insurance Company, Limited .....	.....	.....	.....	.....	87.50	.....
London and Provincial Marine and General Insurance Company, Ltd.	636.82	110.50	.....	.....	.....	.....
London and Scottish Assurance Corporation, Limited	185.97	305.91	56.36
Lumbermen's Mutual Casualty Company	89.61

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Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Travellers' Fire Insurance Company	2,521.59	\$ 81.65	\$ 375.27	\$ 68.50	\$ 1,496.30	\$ 144.30
Travelers' Indemnity Company					1,331.26	.80
United Firemen's Insurance Company	846.15	1,303.39	76.69			
United States Fidelity and Guaranty Company	25.91		166.88	141.63	29.92	
Union Assurance Society, Limited	1,114.75	676.24	516.41	181.01	279.67	49.88
Union Insurance Society of Canton, Limited	343.20	1.85	251.77	170.20	156.18	91.24
Union Marine and General Insurance Company, Limited					4.75	98.19
Wapiti Insurance Company	77.99		98.35	40.31	394.74	125.56
Wawanesa Mutual Insurance Company					571.13	223.53
Westchester Fire Insurance Company	42.90				3,135.97	1,505.90
Western Assurance Company					1,903.13	1,966.36
World Fire and Marine Insurance Company	267.05	421.75	311.28	163.24	309.25	
Yorkshire Insurance Company, Limited	1,764.28	881.90				
Zurich General Accident and Liability Insurance Company, Limited						
	\$47,239.05	\$21,449.59	\$31,456.83	\$13,705.86	\$130,161.84	\$73,249.79

*Reinsurance figures not included in totals.

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE FIRE COMMISSIONER

Edmonton, May 1st, 1938.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

I have the honour to submit herewith the Eighteenth Annual Report of the operations of the Office of the Fire Commissioner, covering the period from January 1st to December 31st, 1937 (pursuant to Section 35, Chapter 34, of The Fire Prevention Act, 1936).

While the fires which occurred during the year are less in number than in 1936 (1,506 as against 1,576), the property loss was greater, being \$1,578,569.50 as compared to \$1,153,833.73, or \$424,735.77 more than in 1936. This increase is accounted for by about eight conflagrations causing a property loss of approximately \$600,000.00. The loss during the year was the heaviest during the months of February, March and July respectively and the least in June and October (see Table No. 1).

The causes of fire during the year were for the most part the same as annually experienced; careless smokers occasioned 254 fires, overheated stoves, pipes and similar appliances 151, while defective chimneys, fireplaces, electric wiring, etc., were the cause of 138 fires. Improper or careless use of inflammable liquids resulted in 34 fires and 5 deaths.

Inspection of a number of property hazards was undertaken to as great an extent as possible during 1937. The Deputy Fire Commissioner also carried out a number of inspections of institutions early in the year, including nineteen hospitals. Improvements were required and secured to most of the hospitals inspected, comprising additional or improved exits, structural changes to minimize the danger or spread of fire, and the installation or improvement of fire alarm systems, fire regulations and drill. Twenty-eight Government Institutions comprising approximately 112 risks were also inspected by the Deputy Fire Commissioner in the month of May, when existing insurance schedules were revised and reports rendered concerning hazards and recommendations. Inspection of remaining Government risks and revision of insurance, where found advisable, will be continued this year to as great an extent as possible.

Inspection work undertaken by the Inspectors and remedy of hazards ordered is revealed in Table No. 9.

LEGISLATION

No amendments were found necessary to existing legislation at the 1937 Session of the Legislature.

INVESTIGATION

Investigation of losses by fire of suspicious origin carried out by Investigators of the Department during the year totalled 38. Several of these, however, entailed considerable detail. Searching inquiry of an important nature was also conducted by the Royal Canadian Mounted Police and by provincial representatives of The Fire Underwriters Investigation Bureau, both independently and in con-

junction with this office. Disposal of these investigations may be found in Table No. 10.

FIRE PREVENTION EXHIBIT

A Fire Prevention Exhibit was again displayed at the Edmonton Exhibition during 1937 in conjunction with the City of Edmonton Fire Department. The exhibit last year was located under the grandstand alongside the City Electric Light Department in a section especially built for the purpose. The exhibit in other years was situated in the Manufacturers Building. Motion pictures were the principal attraction.

Tables are appended showing the fire loss within the Province during the year (January 1st to December 31st, 1937), tabulated from loss reports filed by "persons" having sustained losses by fire and from adjustment agencies, insurance companies and local assistants; also particulars of investigation and inspection duties undertaken and of deaths caused by fire.

All of which is respectfully submitted.

E. TROWBRIDGE,

Deputy Provincial Secretary.
(Fire Commissioner)

TABLE No. 1

A COMPARISON OF THE MONTHLY LOSSES IN 1936 AND 1937

Monthly	1936		1937	
	No. of Fires	Loss	No. of Fires	Loss
January	128	\$ 67,437.45	161	\$ 140,207.28
February	199	123,268.76	192	218,927.55
March	150	113,914.27	150	263,015.33
April	103	56,870.67	100	122,589.65
May	112	102,522.45	147	198,751.74
June	106	118,890.32	118	92,623.00
July	154	162,278.90	79	174,521.42
August	98	39,405.28	78	46,110.91
September	101	85,810.42	76	60,958.47
October	111	85,929.65	92	38,182.59
November	117	93,947.98	109	70,570.89
December	122	48,613.12	133	76,940.70
Total	1,501	\$1,098,889.27	1,435	\$1,503,399.55
Additional 5% for Unreported Losses	75	54,944.46	71	75,169.97
Total	1,576	\$1,153,833.73	1,506	\$1,578,569.50

TABLE No. 2

A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF THE FIRE PREVENTION ACT (JULY 1, 1919)

From July 1, 1919, to December 31, 1919	539	Fires with a loss of	\$ 474,507.17
From January 1, 1920, to December 31, 1920	807	Fires with a loss of	1,054,192.55
From January 1, 1921, to December 31, 1921	993	Fires with a loss of	1,737,604.95
From January 1, 1922, to December 31, 1922	1,482	Fires with a loss of	2,052,398.98
From January 1, 1923, to December 31, 1923	1,753	Fires with a loss of	2,079,400.60
From January 1, 1924, to December 31, 1924	1,491	Fires with a loss of	2,049,503.28
From January 1, 1925, to December 31, 1925	1,600	Fires with a loss of	1,691,597.49
From January 1, 1926, to December 31, 1926	1,764	Fires with a loss of	2,208,619.79
From January 1, 1927, to December 31, 1927	1,845	Fires with a loss of	2,338,777.92
From January 1, 1928, to December 31, 1928	2,468	Fires with a loss of	3,737,619.56
From January 1, 1929, to December 31, 1929	2,148	Fires with a loss of	4,274,329.48
From January 1, 1930, to December 31, 1930	2,055	Fires with a loss of	3,111,350.58
From January 1, 1931, to December 31, 1931	2,067	Fires with a loss of	3,131,728.67
From January 1, 1932, to December 31, 1932	1,937	Fires with a loss of	2,495,491.80
From January 1, 1933, to December 31, 1933	1,823	Fires with a loss of	1,435,612.56
From January 1, 1934, to December 31, 1934	1,769	Fires with a loss of	1,177,370.08
From January 1, 1935, to December 31, 1935	1,737	Fires with a loss of	1,168,245.04
From January 1, 1936, to December 31, 1936	1,576	Fires with a loss of	1,153,833.73
From January 1, 1937, to December 31, 1937	1,506	Fires with a loss of	1,578,569.50
Total	31,963	Fires with a loss of	\$39,580,753.73

TABLE No. 3
CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH

Property	No. of Fires	Damage
Apartments, Blocks and Rooming Houses.....	46	\$ 15,049.73
Automobiles	22	15,416.42
Barns and Stables	85	51,106.19
Bakeries	6	2,254.52
Barber Shops and Pool Rooms	3	1,016.90
Banks	4	10,404.25
Blacksmith Shops	3	2,847.65
Chicken Houses	17	5,582.87
Churches	9	15,619.50
Clubs and Public Halls	11	4,814.45
Coal Mining Property	8	125,174.20
Dwellings	817	364,492.31
Elevators	5	63,773.90
Factories	24	25,869.34
Garages	53	94,179.45
Granaries	13	2,018.70
Hospitals	2	11,943.95
Hotels	50	108,061.89
Laundries, Cleaning, Dyeing and Pressing ..	5	1,295.87
Lumberyards and Camps	8	86,680.36
Oil Refining and Wells	4	21,511.40
Offices	18	4,553.65
Power Houses	6	2,707.17
Railroad Property	3	6,390.57
Restaurants	22	20,204.71
Schools	18	45,639.25
Stores	122	252,265.61
Theatres	2	3,879.54
Warehouses and Storage	23	125,964.71
Miscellaneous	26	12,680.47
Total	1,435	<u>\$1,503,399.53</u>

TABLE No. 4
CAUSES OF FIRES

Hot Ashes placed in or near buildings or flammable material	11
Burning rubbish without caution	19
Use of Blow Torches for various reasons	8
Backfire of Engines including automobiles in garages	4
Use of Candles indiscriminately	2
Careless disposal of cigarettes, cigars, matches, etc.	254
Children playing with matches	27
Celluloid Toys	4
Defective Chimneys, Stovepipes, etc.	70
Defective Furnaces, Stoves and Heaters	22
Defective Electrical Wiring	36
Explosion of Coal Gas	6
Explosion of Coal Oil	2
Explosion of Gasoline	16
Explosion of Lamps (including overturned lamps)	13
Explosion of Natural Gas	10
Exposure	136
Firecrackers	7
Heating of Greases on Stoves	12
Ignition of Festive Decorations	2
Ignition of Cleaning Fluid	3
Incendiary (suspected)	16
Lightning (buildings not rodged)	13
Material too near Stoves or open flame	37
Ignition of Matches	17
Overheated Stoves, Heaters and Furnaces, etc.	75
Overheated Stovepipes, Chimneys, etc.	39
Overheated Electrical Appliances	35
Prairie or Bush fires	15
Sparks from Chimneys alighting upon flammable substances	39
Sparks from fireplaces, stoves, etc.	30
Spontaneous Ignition	17
Overheated motors	2
Thawing pipes	1
Miscellaneous	55
Undetermined	380
	<u>1,435</u>

TABLE No. 5
CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1937

Property		Causes	No. of Fires
APARTMENTS, ETC., 46:			
Frame	22	Hot ashes	1
Brick	19	Blow torch	1
Brick Veneer	2	Burning rubbish	1
Stucco	2	Careless smokers	21
Concrete	1	Children playing with matches	1
		Coals in ash flue	1
		Defective electrical wiring	2
		Exposure	9
		Matches igniting	2
		Material too near open flame	2
		Undetermined	5
BARNs, 85:			
Frame	79	Burning rubbish	1
Log	5	Brooder lamp	1
Stucco	1	Children playing with matches	5
		Careless smokers	2
		Exposure	3
		Grass fires	2
		Gasoline	2
		Lightning	4
		Overheated boiler	1
		Suspected incendiary	4
		Sparks from chimneys	5
		Spontaneous ignition	4
		Upset lanterns	2
		Undetermined	49
BAKERIES, 6:			
Frame	2	Defective motor	1
Brick	3	Defective electrical wiring	1
Stucco	1	Exposure	1
		Natural gas explosion	1
		Overheated range	1
		Undetermined	1
BARBER SHOPS AND POOL ROOMS, 3:			
Frame	3	Exposure	3
BANKS, 4:			
Frame	1	Exposure	3
Brick	2	Incendiary	1
Brick Veneer	1		
BLACKSMITH SHOPS, 3:			
Frame	3	Overheated heater	1
		Exposure	1
		Undetermined	1
CHICKEN HOUSES, 17:			
Frame	16	Hot ashes	1
Log	1	Burning rubbish	1
		Defective chimney	1
		Defective brooder	1
		Exposure	2
		Spontaneous ignition	1
		Overheated stove	4
		Upset lantern	1
		Undetermined	5
CHURCHES, 9:			
Brick	1	Bush fire	1
Frame	8	Blow torch	1
		Children playing with matches	1
		Defective furnace	1
		Defective chimney	1
		Ignition of pitch	1
		Overheated chimney	1
		Overheated furnace	1
		Sparks from stove	1
CLUBS AND PUBLIC HALLS, 11:			
Frame	6	Careless smoker	3
Brick	5	Defective chimney	1
		Exposure	2
		Overheated furnace	1
		Undetermined	4
COAL MINING PROPERTY, 8:			
Frame	8	Electric motor	1
		Friction from belt	2
		Lightning	1
		Suspected incendiary	1
		Undetermined	3

TABLE No. 5—Continued

Property		Causes	No. of Fires
DWELLINGS, 817:			
Brick	18	Blow torches	3
Brick Veneer	12	Burning rubbish	2
Frame	717	Careless smokers	178
Log	15	Celluloid toys	4
Stucco	54	Children playing with matches	17
Tent Camp	1	Defective chimneys	58
		Defective furnaces	21
		Defective electrical wiring	15
		Explosion of coal gas	5
		Explosion of coal oil	2
		Explosion of gasoline	5
		Explosion of lamps (and upsets)	9
		Explosion of natural gas	7
		Firecrackers	4
		Heating of greases on stoves	9
		Hot ashes placed in or near buildings	5
		Ignition of festive decorations	1
		Incendiary (and suspected)	5
		Lighted candles igniting material	2
		Lightning	6
		Matches	14
		Material too near open flame	33
		Overheated chimneys	27
		Overheated electrical appliances	28
		Overheated stoves	43
		Prairie and bush fires	9
		Sparks from chimneys	27
		Sparks from fireplaces	29
		Spontaneous ignition	6
		Thawing pipes	1
		Miscellaneous	13
		Undetermined	199
		Exposure	30
ELEVATORS, 5:			
Frame	4	Defective electrical wiring	1
Metal Clad	1	Undetermined	4
FACTORIES, 24:			
Brick	2	Backfire of engine	1
Brick Veneer	1	Cigarette lighter	1
Frame	21	Defective electrical wiring	1
		Explosion of gasoline	3
		Overheated stove	1
		Overheated chimney	1
		Spontaneous ignition	1
		Spark from chimney	4
		Welding explosion	2
		Undetermined	9
GARAGES AND AUTOMOBILES, 75:			
Brick	8	Backfire of engine	2
Brick Veneer	1	Blow torches	1
Frame	39	Burning rubbish	2
Metal Clad	1	Careless smokers	4
Stucco	4	Children playing with matches	2
Automobiles	22	Defective electrical wiring	3
		Defective coal oil lamp	1
		Exposure	7
		Explosion of gasoline	3
		Hot ashes	1
		Overheated heaters	7
		Overheated chimneys	1
		Short circuits in cars	11
		Spontaneous ignition	2
		Suspected incendiary	1
		Miscellaneous	8
		Undetermined	19
GRANARIES, 13:			
Frame	13	Sparks from chimney	1
		Exposure	5
		Undetermined	7
HOSPITALS, 2:			
Brick	1	Fumigating	1
Frame	1	Undetermined	1
HOTELS, 50:			
Brick	29	Burning rubbish	1
Brick Veneer	1	Careless smoker	30
Frame	13	Defective chimney	1
Metal Clad	1	Defective electric wiring	1
Stucco	6	Exposure	6
		Electrical appliances	1
		Firecrackers	1
		Overheated heater	1
		Short circuit in radio	1
		Undetermined	7

TABLE No. 5—Continued

Property		Causes	No. of Fires
LAUNDRIES, CLEANING PRESSING AND DYEING, 5:			
Brick	1	Exposure	1
Frame	4	Ignition of cleaning fluid	1
		Overheated iron	1
		Undetermined	2
LUMBERYARDS AND CAMPS, 8:			
Frame	8	Bush fires	4
		Defective motor	1
		Undetermined	3
OIL REFINING AND WELLS, 4:			
Frame	3	Broken oil line	1
Metal Clad	1	Static spark	2
		Undetermined	1
OFFICES, 18:			
Brick	10	Defective wiring	1
Brick Veneer	1	Electrical appliances	2
Concrete	1	Explosion of natural gas	1
Frame	5	Explosion of gasoline	1
Metal Clad	1	Exposure	7
		Sparks from chimney	1
		Suspected incendiary	1
		Undetermined	4
POWER HOUSES, 6:			
Frame	6	Backfire in engine	1
		Exposure	1
		Leak in gas line	1
		Short circuit in motor	1
		Undetermined	2
RAILWAY PROPERTIES, 3:			
Frame	3	Defective electrical wiring	1
		Prairie fire	1
		Undetermined	1
RESTAURANTS, 22:			
Brick	8	Careless smokers	2
Frame	13	Defective chimney	1
Metal Clad	1	Defective electrical wiring	1
		Explosion of natural gas	1
		Exposure	10
		Ignition of grease	1
		Leak in gas line	1
		Overheated chimney	1
		Undetermined	4
SCHOOLS, 18:			
Brick	4	Careless smoker	1
Frame	14	Defective chimney	4
		Explosion of coal gas	1
		Lightning	1
		Overheated chimney	2
		Overheated stoves	2
		Spontaneous ignition	1
		Suspected incendiary	1
		Undetermined	5
STORES, 122:			
Brick	53	Blow torch	1
Brick Veneer	2	Burning rubbish	3
Concrete	1	Careless smokers	11
Frame	59	Christmas decorations	1
Log	1	Defective chimney	2
Metal Clad	1	Defective electrical wiring	5
Stone	1	Explosion of gasoline	2
Stucco	4	Exposure	42
		Electrical appliances	3
		Firecrackers	2
		Heating wax	1
		Hot ashes	1
		Ignition of paint remover	2
		Material too near open flame	2
		Overheated chimneys	5
		Overheated stoves	7
		Spark from chimney	1
		Spontaneous ignition	1
		Suspected incendiary	1
		Matches	1
		Undetermined	28
THEATRES, 2:			
Frame	2	Ignition of film	1
		Undetermined	1

TABLE No. 5—Continued

Property	Causes	No. of Fires
WAREHOUSES, 23:		
Brick	8 Burning rubbish	2
Concrete	1 Careless smoker	1
Frame	14 Defective chimney	1
	Defective electrical wiring	1
	Exposure	3
	Hot ashes	1
	Overheated stove	3
	Overheated lamp	1
	Spontaneous ignition	1
	Suspected incendiary	1
	Ignition of dust	1
	Undetermined	7
MISCELLANEOUS, 26:		
Brick	3 Burning rubbish	6
Frame	15 Careless smoker	1
Street Cars	2 Children playing with matches	1
Miscellaneous	6 Defective electrical wiring	4
	Heating pitch	1
	Lightning	1
	Overheated chimney	1
	Overheated heaters	2
	Undetermined	9

TABLE No. 6

INSTITUTIONAL LOSSES

Location	Occupancy.	Damage.	Causes.
Barnwell	School	\$ 42.40	Defective chimney.
Cadomin	Hospital	4,777.95	Unknown.
Calgary	Hostel	570.00	Ignition of hot pitch.
Calgary	Church	111.00	Blow torch.
Camrose	School	10.00	Overheated stove.
Clover Bar	School	186.80	Unknown.
Clyde	Church	21.00	Bush fire.
Countess	School	236.00	Coal gas explosion.
Coutts	School	28,175.90	Spontaneous combustion.
Didsbury	School	105.00	Overheated stove.
Donalda	School	5,200.00	Defective chimney.
Edmonton	Hospital	7,160.00	Fumigating.
Grouard	Boys' Home...	10,000.00	Defective furnace pipe.
Holden	Church	85.00	Children playing with matches.
Killam	Church	10.00	Overheated stove pipes.
Edmonton	College	41.75	Unknown.
Edmonton	College	35.00	Careless smoker.
Lac Bellevue	School	2,260.00	Suspected incendiary.
Lamont	School	90.00	Lightning.
Leduc	Church	275.00	Defective chimney.
Lloydminster	School	1,840.05	Unknown.
MacKay	School	1,435.00	Defective chimney.
McLennan	Church	47.50	Spark from stove.
Near Calgary	School	1,400.00	Overheated stove pipe.
New Brigden	School	10.00	Unknown.
Ribstone	School	1,840.00	Unknown.
Three Hills	School	21.35	Defective chimney.
Wainwright	School	2,700.00	Overheated chimney.
Westlock	Church	4,500.00	Overheated furnace.
Total		\$73,186.70	

TABLE No. 7
LOSSES SUSTAINED BY IGNITION OF GASOLINE AND OTHER
INFLAMMABLE LIQUIDS

Location.	Occupancy.	Damage.
Benalta	Barn	\$ 500.00
Calgary	Dwelling	1,437.78
Calgary	Dwelling	4,500.00
Coronation	Garage	151.60
Didsbury	Dwelling	300.00
Edmonton	Dwelling	600.00
Grande Prairie	Dwelling	30.45
Killam	Store	27,580.00
Lacombe	Store	1,750.92
Lake Isle	Shed	315.00
Leduc	Barn	100.00
Mellowdale	Dwelling	550.09
Onoway	Chicken House	100.00
Seba Beach	Dwelling	20.00
Seba Beach	Dwelling	51.04
Section 5.4.23.4	Dwelling	400.00
Section 13.59.1.5	Dwelling	30.00
Section 28.52.25.4	Garage	851.15
Thorsby	Dwelling	250.00
Turner Valley	Boiler House	2,192.69
Westlock	Barn	200.00
Wetaskiwin	Factory	909.30
Wetaskiwin	Tin Shop	568.15
Total		<u>\$43,388.08</u>

TABLE No. 8
LOSSES CAUSED BY LIGHTNING IN 1937, AND LOCATION OF FIRE

Location.	Construction.	Occupancy.	Damage.
Blackfalds	Frame	Barn	\$ 12.00
Coaldale	Frame	Dwelling	59.70
Edmonton	Frame	Dwelling	3.50
Edmonton	Frame	Dwelling	4.65
Edmonton	Frame	Funeral Parlor	17.28
Edmonton	Frame	Dwelling	5.00
Inland	Frame	Barn	26.55
Lac La Biche	Frame	Dwelling	45.00
Lamont	Frame	School	90.00
Lavoy	Frame	Barn	600.00
Fincher Creek	Frame	Dwelling	285.00
Rosedale	Transformer	Coal Mining Property	3,094.74
Section 36.20.2.5	Frame	Barn	800.00
Total			<u>\$5,043.42</u>

TABLE No. 9
INSPECTIONS AND ORDERS ISSUED

Number of Cities, Towns and Villages visited and inspected	78
Number of Orders issued to Remedy Conditions:	
Written	150
Oral	66
CHARACTER OF ORDERS (written):	
Remove gasoline and gasoline barrels to safe location	14
Remove paper covering from outside of building	2
Install drip pans for oil barrels	2
Install incinerator	10
Install fire alarm	12
Install fire escapes	6
Post notices indicating fire escapes	4
Remove inflammable rubbish	3
Reconstruct brick chimney	6
Reinstall electric wiring	35
Install sheet metal under heaters	2
Tear down building and remove debris	31
Recharge fire extinguishers	1
Replace defective metal chimney	1
Discontinue use of defective heater	1
Clean kitchen range and metal chimney	1
Reinstall metal stove pipes	2
Install brick chimney	2
Protect ceiling with fire resistive material	1
Discontinue occupancy	1
Remove wood flooring on public garages	5
Remedy faulty gas installations	8
150	

SPECIAL INSPECTIONS:

Cities	5
Towns	2
Villages	4
Hotels	1
Hospitals	19
Factories	3
Institutions	28
Halls	3
	65

TABLE No. 10

FIRE INVESTIGATIONS

Number of cases investigated (Departmental investigations only)	39
Number of informations laid	16
Number of convictions	8
Awaiting trial	4
Dismissals	4
Causes assigned (Departmental investigations only)	15
Undetermined (Departmental investigations only)	11
Incendiary (Departmental investigations only)	7
Incendiary suspected (Departmental investigations only)	6
Convictions:	
3—Arson, 3 years of hard labour.	
3—Arson, 2 years of hard labour.	
1—Arson, 6 months of hard labour.	
1—(Lightning Rod Act) \$100.00 and costs.	
Number of days engaged (2 investigators)	310
Mileage by car (including inspections)	12,201
Mileage by train	1,348
Mileage by livery	214
Total mileage	13,763

TABLE No. 11

DEATHS CAUSED BY FIRE IN 1937

January 5th—Alwyn James Taylor, of Calgary, Alberta, aged 1 years. Asphyxiated while asleep in home when building caught fire. Lila Noreen Taylor, of Calgary, Alberta, aged 3 years and 6 months. Donald John Taylor, of Calgary, aged 2 years.
January 22nd—Raymond Harry Boggins, of Upper Hay River, Alberta, aged 1 year and 8 months. Burned to death when dwelling destroyed by fire.
February 1st—George Washington Miller, of Rimbey district, Alberta, aged 86 years. Burned to death when dwelling destroyed by fire.
February 2nd—Harry Le Febre, of Drumheller, Alberta, fireman. Killed by falling wall when fighting fire.
February 5th—Norma Lorraine Sendziak, aged 3 years and 11 months; LaVerne John Sendziak, aged 2 years and 11 months, of Buford district, Alberta. Burned to death when dwelling destroyed by fire.
March 27th—Rose Margaret Weston, of Winfield district, Alberta, aged 5 years and 4 months. Burned to death when dwelling destroyed by fire (resident cleaning clothes with gasoline in dwelling).
April 2nd—Thomas Ede, of Blairmore, Alberta, aged 86 years. Suffocation as result of dwelling being destroyed by fire.
April 18th—Yellowfly (Indian), of Blackfoot Reserve, Alberta, aged 4 years and 4 months. Burned to death when dwelling destroyed by fire.
April 18th—Ernest Vandell (Indian), of Blackfoot Reserve, Alberta, aged 24 years. Burned to death when dwelling destroyed by fire.
May 8th—Harvey Langmaid, of Rimbey, Alberta, aged 6 months. Burned to death when dwelling destroyed by fire.
May 12th—Burke Boses Besen, of Calgary, Alberta, aged 21 years. Died as a result of extensive burns when garage in which he was employed caught fire.
June 15th—Eunice Vivian Anderson, of Cardston, Alberta, aged 27 years. Died from severe burns when dwelling destroyed by fire.
August 10th—Charles Edward Crosby, of Grande Prairie, Alberta, aged 22 years and 7 months. Crushed to death by horse in burning barn.
September 6th—Stephen Kufinoff, of Lethbridge, Alberta, aged 96 years. Died from severe burns when shack destroyed by fire.
September 8th—Francis Willington Steeden, of Vermilion, Alberta, aged 37 years. Died from severe burns due to overturning and explosion of gasoline truck.

Date Due

[illegible]



